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HOME OFFICE FACILITIES IN OHIO

The American National Fire Insurance Company

Columbus, Ohio

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OHIO AND WISCONSIN AGENTS

THURSDAY, OCTOBER 28, 1937



Bird's Nest Soup

INCLUDED in the contents of General Stores in Singapore—insured by the Royal-Liverpool Groups—are such delicacies (specifically mentioned in the policies) as edible birds' nests and fish maws.

The nests, greatly prized by many orientals, are made by a species of swiftlets of the Pacific and Indian islands, and for the most part are used in the making of soups. The nests are sold for their weight in silver.

This is No. 2 of the series, "Round the World with the Royal-Liverpool Groups." No. 3 finds the Groups in New Guinea.

ROYAL LIVERPOOL GROUPS

ONE HUNDRED FIFTY WILLIAM STREET, NEW YORK, N. Y.

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The average householder cannot detect what might be dangerous defects in his heating boiler.

Show your clients that our expert inspection service alone, is well worth the small cost of an F. & C. Boiler Explosion Policy.

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Get the habit of being accident-prevention-conscious. Point out accident hazards to your policyholders, your friends, and your relatives. Selling safety makes the average agent more anxious and better equipped to sell insurance. Get the current issue of The Employers' Pioneer. No obliga-



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The NATIONAL UNDERWRITER

Forty-first Year—No. 43

CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, THURSDAY, OCTOBER 28, 1937

\$4.00 Per Year, 20 Cents a Copy

New Supplemental Contract Is Now Distributed

Proposed Uniform Instru- ment Is in Hands of the Companies

The proposed new supplemental contract, which was drafted by an inter-regional committee headed by President Frank A. Gantert of Fidelity & Guaranty Fire and which is recommended for adoption nationwide, has now been sent to company executives in the various underwriting jurisdictions. It is very likely that within the next few days some of the regional organizations will take action on the proposal. The subscribers committee of the Western Actuarial Bureau is scheduled to meet Thursday of this week to consider the matter.

The new contract adheres in the main to the general outline of the one that has been in use in the middle western territory.

In the new contract, the reinstatement clause is omitted. The significance of that is that where the new contract is adopted the premium for reinstatement will be an amount that is pro rata of the premium for the complete contract, i. e., fire and supplemental contract. Under the present supplemental contract, the reinstatement premium is an amount that is pro rata of the premium applicable to the coverages enumerated in the supplemental contract.

Special Stipulations

In the special stipulations relating to explosion and riot liability, the new contract removes the phrase "insurrection and/or civil commotion," as being one of the recognized causes of loss under the "riot" feature in the insuring clause. However, in the insuring clause, in addition to "riot," "riot attending a strike" is inserted.

Smoke damage is included, but there is a specific statement in the stipulations that loss due to smoke from stoves and open fireplaces is not covered.

A stipulation, not found in the present contract, is added that physical damage done by sit-down strikers during a strike is covered, but that consequential remote loss on this account is not covered.

Also there is a stipulation that when the supplemental contract is attached to a U. & O. policy, the prolongation of the period of loss due to the interference of sit-down strikers is not covered. The vandalism and malicious mischief rider has been revised to specify that it covers malicious and willful mischief.

Pennsylvania Fund Hard Hit

Burning of the State Teachers College at Slippery Rock, Pa., will take about one-half of the state fire fund, in which Pennsylvania state properties are insured. The loss was the largest suffered since the creation of the fund.

Tells Rural Agents Drive

Chairman Forshay of Special National Association
Committee Outlines Objectives to Ohio Agents

Rural agents form the front line of defense against the inroads of the co-operative idea in handling insurance, R. W. Forshay, Anita, Ia., chairman of the rural agents committee, National Association of Insurance Agents, told the Ohio Association of Insurance Agents at the Toledo annual convention this week.

"Do not let the alarmist tell you that we are changing from the profit motive to the cooperative (mutual) idea of doing business," he said. "Haven't we possibly sat back—companies and agents alike—allowing these new competitive angles to appear more forcibly on the horizon? On the other hand, I believe we are all awakening to the fact that we are a very vital part in this great industry of insurance."

Tells of Objectives

Mr. Forshay said the first objective of the committee is to convince non-member agents in rural communities that by affiliating with the National association they can "insure their business." The recent change in the allocation system for collection of dues, he said, solved one of the objectives of the committee, but places on the committee a direct responsibility to secure a larger and more representative membership.

An important point is to secure sufficient revenue for state associations to conduct educational programs designed to help the agents meet individual problems. Mr. Forshay commented on the pamphlet prepared by F. S. Dauwalter, director Business Development Office, on "Successful Selling by Rural Agents," which he said was a valuable contribution. Material released by the Farm Underwriters Association territory, he said, is of particular value, being specific and concrete. Mr. Forshay urged the use of this material as he believes it will bring a direct benefit to all rural agents.

Tells of Other Problems

There are problems other than farm insurance which are troubling rural agents. One of these is that high premium must be charged for automobile liability but accident frequency is still mounting despite safety work. An important matter for the agent to consider is whether the conference companies' plan of gathering statistical information on all cars insured is right or wrong. Mr. Forshay said. He believes it is proper.

Farm Bureau Competition

The Farm Bureau is proving a source of considerable competition to rural agents, he noted. It has done worth while work in aiding agriculture and farmers, but for instance in Iowa, where it is supported by taxpayers, it is in direct competition with insurance agents as well as persons in other fields of endeavors.

Mr. Forshay read an excerpt from a county agent's reply to an Iowa insurance agent seeking renewal of a policy. This county agent explained he

worked chiefly for farmers and it seemed to be his job to help them organize cooperative associations, therefore he must patronize these cooperatives where this seemed practicable. This, he said, did not express any personal antagonism toward persons engaged in private enterprises, but was merely an effort toward being consistent.

Agents Earn Commissions

"The thought coming to me after reading that letter," Mr. Forshay said, "was, 'Who instructs these public servants to foster cooperative associations?'"

"Possibly rate deviations can be made when local agency service is eliminated, and certainly it is eliminated in Ohio if I understand correctly the scale of commission, non-ownership of expirations and the fostering of ideas which I personally feel can sometimes be questioned."

"You and I are worth our hire as local agents. We have defended this hire otherwise we would not be here today. I am still not convinced that certain companies can insure 'only the careful drivers,' and further offer the thought that capital stock insurance companies furnish this market called 'insurance' with over 80 percent of its required supply and demand. Does it seem probable that they even anticipate relinquishing any of this market, except where unsound underwriting is a factor?"

Boards and Bureaus Needed

"Surely these needed boards and bureaus are maintained to know positively what it costs to supply this protection to the industry. They are not mere figureheads, and so ponder this statement and apply it not only to your casualty competition, but your fire business as well. The city agent may feel this cooperative problem is his as well. We grant that, but feel it is possibly a competitive question the rural agent is called upon to answer more frequently."

Mr. Forshay said the finest cooperation has been received from both companies and state associations.

Tells Brokers About Code

NEW YORK—How changes in the proposed insurance code of this state, if enacted, would affect brokers will be explained by Sol Dubrow, associate of Prof. S. B. Ackerman, at a meeting of the Independent Brokers Association of Brooklyn.

Wisconsin and Ohio Meets Covered in Special Reports

Special reports covering the annual meetings of the Ohio and Wisconsin agents' conventions are published in this issue. J. C. O'Connor reports the Ohio meeting on Pages 19-22 and Roy W. Landstrom covers the Wisconsin convention on Pages 23-25.

G. E. Clark Now Heads Agents of New Hampshire

Study Responsibility Law, Launch Women's Unit at Annual Meeting

NEW OFFICERS ELECTED

President—George E. Clark, Lisbon.
Vice-presidents—Stowe Wilder, Portsmouth; Robert D. Perkins, Manchester; R. C. Keller, Manchester.
National councillor—Al White, Keene.

Secretary—Stewart Nelson, Concord.
Editor "Granite Chips"—J. F. Demeritt, Exeter.

Executive committee—Robert N. Davis, North Conway, chairman; Howard W. Byse, Laconia; Robert M. Clark, Keene; Donat Corriveau, Nashua; John W. McCrillis, Newport; Howard Woodworth, Berlin; George E. Varney, Somersworth.

By RALPH E. RICHMAN

MANCHESTER, N. H.—New Hampshire's financial responsibility law and the New Hampshire Insurance Women's League shared major attention at the annual business meeting of the New Hampshire Association of Insurance Agents here. John F. Griffin, state motor vehicle commissioner; Arthur J. Rouillard, insurance commissioner; Helen T. Meehan, Manchester, and National Secretary Walter H. Bennett were the main speakers.

Mr. Rouillard announced that representatives of bureau and non-bureau casualty companies, together with the president of the New Hampshire Association of Insurance Agents, will confer with him Nov. 4 on administrative details of the financial responsibility law where these details suggest or require company and agency cooperation. Companies must file notice of policy cancellation or failure to renew by policyholders who must furnish proof of financial ability. Agents find it necessary to know operating details of the law in order to answer questions.

Accept Only Insurance

Mr. Griffin told the agents that any one subject to the financial responsibility requirements must furnish insurance, a liability bond, cash or a cashier's check; mortgages or notes are not acceptable. Where a fleet of cars is to be covered, it is necessary to file only one certificate for the fleet if the fleet is insured in one company, but there must be a certificate for each company on the risk. If a man owns several cars and one is involved in an accident causing application of the law, then financial responsibility must be furnished for all cars.

Since Sept. 1, 162 persons have been notified to furnish financial responsibility after conviction of road violations. Only

(CONTINUED ON PAGE 52)

Markham Warns Credit Men on Inadequate Coverages

Urges St. Louis Group to Educate Debtors on Value of Local Agents' Line

George D. Markham of W. H. Markham & Co., St. Louis, imparted conclusions from his 56 years of experience as an insurance agent in an address to the St. Louis Association of Credit Men.

"When you are deciding whether to extend credit to a customer you wish to know whether he has the necessary insurance and in dependable companies," he said. He pointed out that the local agent is a valuable assistant when he sells the right kind of insurance to a debtor. The insurance offerings, he said, are no longer only fire, tornado and river marine. Compensation and public liability to protect the debtor, if sued for heavy damages, and use and occupancy will keep him from insolvency if fire stops his business. Fidelity insurance on his employees is needed. "An alert insurance man will see that your debtor gets the advantage of the best and broadest contracts of coverage and at the least expense, even suggesting how the risk of disaster can be lessened with consequent lowering of the cost of insurance," he said. He recommended that credit men advise their debtors to select with care expert advisors for insurance. "Nowadays a real expert in insurance is needed and such a one will be of utmost value if loss claims must be prepared," he said.

Loyalty of St. Louis Agents

He referred to the fact that St. Louis had a group of competent agents who had always been loyal to the best interests of the city. They have led agitations for larger water piping, more fire plugs, better fire department, automatic sprinklers and fire resisting construction. As a result, he said, the total fire loss in St. Louis per year is no higher than in 1900 in spite of a large growth in values of risks. This civic benefit must be credited to the local agents of the old line stock insurance companies which entitles them to the gratitude and patronage of the business community.

He asked, "how can applicants for credit be taught that they can better their credit by reporting that their insurance needs have been studied by an expert insurance agent and coverage has been secured in dependable stock insurance companies? If you credit men always ask the debtor for this information and insist that mercantile agencies always include this information you would educate the applicants for credit." If the St. Louis Association of Credit Men wanted to follow up this safeguarding of credit they could establish an insurance committee made up of some of their insurance members and some experienced credit men to report what the association can do to help protect credits from loss through lack of proper insurance or the debtors' use of cheap, undependable insurance, he concluded.

Temporary Relief Is Given 28 Carriers in Georgia

ATLANTA—Fulton county officials have been restrained temporarily from collecting \$250,000 taxes on intangibles from 28 companies in an order issued by Judge Dorsey. The companies in a joint petition contended they did not have to make a return on this property because notes and deeds are held in home offices in other states. They also contended the intangibles which Fulton county has been attempting to tax for a six year period are not used in transaction of business in Fulton county. Judge Dorsey set Oct. 29 for hearing to determine whether the temporary injunction shall be made permanent.

New President of South Dakota Organizations



A. W. WELLER

A. W. Weller, the new president of the Fire & Casualty Agents of South Dakota and of the South Dakota Association of Insurance Agents, is associated with his brother, Sam F. Weller, in the Weller Company agency of Mitchell. The brothers established the agency in 1923, continuing the Weller Land Company which has been in business since 1890 but had not been active in insurance prior to 1923.

Mr. Weller is a past president of the Insurers of South Dakota which has been superseded by the Fire & Casualty Agents of South Dakota and the South Dakota Association of Insurance Agents. He also served at one time as president of the Mitchell local board.

The Fire & Casualty Agents of South Dakota has a membership of about 290. The South Dakota Association of Insurance Agents, having identical officers, consists only of agents holding membership in the National Association of Insurance Agents. Both organizations are making good progress. The Weller Company acts as general agent for Royal Indemnity and represents Continental, Sun, American, Westchester, Alliance, Orient, National Liberty, Twin City and Mutual Life of New York.

"I believe," Mr. Weller states, "in organizations for agents and for companies, with each supporting the other. I resent orthodox fire fleets operating non-bureau casualty companies, or vice versa."

Insurance Institute Holds Annual Meeting in N. Y.

W. D. Winter Reelected President—Hendon Chubb Stresses Need for Training Work

By DOROTHY B. PAUL

NEW YORK—At the annual meeting here of the Insurance Institute of America these officers were elected: President, W. D. Winter, president Atlantic Mutual; vice-presidents, L. E. Falls, vice-president American of Newark, and J. S. Thompson, vice-president Mutual Benefit Life; secretary-treasurer, E. R. Hardy; governors, J. V. Barry, vice-president Life Extension Institute; Hendon Chubb, president Chubb & Son; George D. Markham, W. H. Markham & Co., St. Louis; W. Ross McCain, president Aetna Fire; C. R. Page, president Fireman's Fund; Frederick Richardson, United States attorney General Accident; C. H. Roloson, Jr., president Central Fire, Baltimore; W. B. Crutten, vice-president Springfield Fire & Marine; K. R. Owen, vice-president Standard Accident; R. C. Neuendorffer, secretary Guardian Life.

Prizes Are Presented

President W. D. Winter presided at the meeting and presented the prizes. The winners were: Casualty, Robert Hitchman, Northwestern Mutual Fire; life, Miss Edna Le Blanc, Metropolitan Life; marine, R. A. Murphy, Chubb & Son; fire, G. J. Stevens, Jr., Royal; surety, J. G. Gibbon, Jr., Standard Accident. The winner of the E. R. Hardy prize was W. M. Connor, claims manager Hardware Mutual Casualty.

Hendon Chubb in his address emphasized "the duty of building up a personnel for the future that will have a background of young men that have the capacity and the education and the character to step into the responsibilities of our generation and carry on this great business to ever greater public service."

He said this can be accomplished by providing opportunities for study and instruction outside of the ordinary office hours and by encouraging the intelligent curiosity of the members of the staff. "The time so taken will not, as many busy executives think, be lost; it will be a contribution to capital, the most important form of real capital, human efficiency," he declared.

Managers as Guests

The Chicago Fire Insurance Examiners Association will have its annual managers night the evening of Nov. 18. This is one of the red letter meetings of the organization. R. H. Erickson, president, is now preparing the program.

Side Agreement on Agency Pact Binding, Bennett Says

Expresses Belief in New England Addresses, Contract Interpretation Is Authoritative

Further explanation of the agreement reached on the fire insurance agency contract was made by General Counsel Walter H. Bennett of the National Association of Insurance Agents, in three addresses in New England this week.

Mr. Bennett appeared before the New Hampshire Association of Insurance Agents at Manchester, Massachusetts association at Worcester, and Connecticut agents at New Haven.

Expressing satisfaction over the outcome of the negotiations with reference to the fire agency contracts, he said that the casualty agreements are now being studied. He voiced the belief a satisfactory solution will also be found for this problem which presents some aspects different from the fire agreements.

Bennett Tells His Motive

Mr. Bennett declared that when he first "dropped a word of caution" about the contract that the companies generally decided to use, he was not motivated by a desire to disturb the relationship of principal and agent. It was solely the conviction that the contract as drawn failed to set forth the true relationship, which motivated the association, Mr. Bennett explained.

Mr. Bennett said that under the construction of the paragraphs in the agency agreement to which agents and companies have assented, agents may execute the contract without fear that there will be any disturbance in their future relationship with their companies.

The interpretation or construction of the contract contained in the side agreement between the companies and national association, he said, is legal and binding.

Moreover custom, he said, has fixed the independent character of the agent, and only by recasting the entire agency system can that custom be overthrown.

Mr. Bennett says he attaches the greatest weight to the integrity of the men who entered into agreement with the National association as to the construction of the contract.

"These are not the type of men who would undertake to stick to a technicality just for the sake of embarrassing or harassing one of their chosen representatives in the field," he declared. "They respect the loyalty and ability of the members of the National association, and have no wish to disrupt their own business, established on their own volition, through the American agency system."

"In these negotiations, now happily concluded, they demonstrated their good faith. They realize that in submitting this agreement to the Federal authorities, with one powerful objective, they lost sight of the omission of the true essence of an agreement—a meeting of minds between the contracting parties. They acted promptly when the oversight was brought before them."

Mutual Engineers' Meeting

MINNEAPOLIS—Electrical hazards, new dry cleaning processes and hazards of synthetic enamels were among the subjects discussed at the opening session of the Association of Mutual Fire Insurance Engineers here this week.

Speakers included Commissioner Yetka of Minnesota, Prof. L. R. Drinkall of Dunwoody Institute, Minneapolis; Gleason Allen, Minneapolis manager Mills Mutuals; Evan Day of the same office; F. J. Sanborn of Improved Risk Mutuals, and E. E. Hotchin of the Michigan Millers Mutual.

THE WEEK IN INSURANCE

Annual meeting of the New Hampshire Association of Insurance Agents was held this week at Manchester. **Page 3**

Objectives in National drive for rural agents told by Forshay at Ohio Agents Association meeting. **Page 3**

W. H. Bennett, addressing three New England meetings, expresses belief side agreement between companies and agents as to the real meaning of the new agency contract is thoroughly binding. **Page 4**

Maine Association of Insurance Agents elects Pennell president, adopts resolution on commission situation. **Page 6**

Massachusetts Association of Insurance Agents is holding its annual meeting at Worcester this week. **Page 5**

E. M. Allen, executive vice-president National Surety, addresses Massachusetts Association of Insurance Agents on problems facing insurance industry. **Page 5**

Prevue of combination compulsory automobile liability-financial responsibility proposal to be made to legislature

given by Commissioner De Celles at Massachusetts Agents Association annual meeting. **Page 27**

Ohio Association of Insurance Agents holds its annual meeting at Toledo. **Page 21**

C. D. McVay, executive vice-president Ohio Farmers, addresses Ohio agents. **Page 21**

Little chance is seen at present for establishment by casualty companies of a program similar to the Business Development Office of the stock fire companies and agents. **Page 20**

Stewart M. La Mont, third vice-president Metropolitan Life and head of its accident and health department, is honored at a testimonial dinner in New York. **Page 27**

C. D. Bridges, Casualty Mutual, gives first year's experience under Illinois Occupational Disease Act before Casualty Adjusters Association of Chicago. **Page 28**

Some life companies writing also accident and health insurance regard the latter line as a life saver these days. **Page 32**

Perils to Agency System Outlined in Allen Address

Changing Economic Set-Up and Distribution Cost Threaten Middle Man

WORCESTER, MASS.—"Is the Laborer Worthy of His Hire" was the subject of an address by E. M. Allen, executive vice-president National Surety and former president National Association of Insurance Agents, before the Massachusetts Association of Insurance Agents.

"The insurance industry of this country," he said, "is facing today precisely the same conditions confronting all American business institutions. It is almost trite to suggest that economic, social and political conditions have undergone many and drastic changes during the past few years. Whether for good or for ill, the American system of doing business generally is in process of being revamped. The insurance business as we know it cannot escape the effect of the changes in process." He pointed out that most feel the American system of doing business, old-fashioned as it may be, has been reasonably successful over all the years of the country's history and that the insurance business under the American stock company-agency plan has justified its existence from the beginning. The insurance buying public apparently has been well served and has been entirely satisfied with that system.

Perils Facing System

"At the moment there are two distinct perils facing the American agency system," he continued. "In the first place, many of the changes proposed in the general business picture contemplate a short cut to the consumer, eliminating the middle man or what has been designated recently as the 'distribution cost' of doing business.

"The local agent of insurance represents to a large degree the distribution cost of the insurance business. He is not a middle man in the usual sense, however, as he provides in actual practice a necessary service to his customers in handling that customer's various insurance requirements. At the same time he is the sole reliance of stock insurance carriers for the development and production of their business locally. In our business any attempt to eliminate or to restrict the activities of the middle man, the local agent, will throw out of gear the entire machinery of operating under the American stock company-agency plan of doing business.

Trends Need Watching

"Stock companies dealing with the public through licensed agents, with premiums loaded for reasonable commissions, are in no position to deal with customers on a direct basis so the interests of the companies and their agents are identical. The trend in the direction of innovations must be watched carefully, and whenever necessary, vigorous resistance must be offered by those in the best position to determine the course to be pursued.

"Secondly, and as part of the general move to minimize distribution cost, the encroachment of non-agency mutuals in your field is more than consequential. Under the old assessment plan of mutualization the effect on agency business was not serious. Many of the little group mutuals have passed out of exist-

(CONTINUED ON LAST PAGE)

Marine Field Interesting Many Fire Companies

NEW YORK—A division that is fast growing in favor with fire company officials is inland marine. Many head offices have inland marine departments and others have decided to enter that field as soon as they can secure men competent to handle the line. It is a highly specialized business and skilled underwriters are not to be easily found.

The desire to get additional premium income to offset falling revenue from strictly fire lines, due largely to steady rate reductions and curtailment of stock covers, but partly explains the present activity of companies already in the inland marine field and the incentive for others to enter it. A factor of importance, as company chiefs view it, is the strong trend among insurers to secure a comprehensive policy that will assume a combination of hazards heretofore insurable only under separate contracts.

Permissible in Some States

Issuance of a comprehensive contract is permitted in a number of western states, and in Florida and West Virginia in the east, and it is but a matter of a short time before the privilege will be granted in New York, when other eastern states probably will fall in line. When J. J. Magrath, now with Chubb & Son, was chief of the New York department rating bureau, he was a consistent champion of the comprehensive fire cover idea. He had made an extensive study of the business as written in Great Britain and came to a realization of the benefits to home companies if they could issue similar coverage in this country.

By virtue of the inland marine contract, a number of lines hitherto considered the exclusive preserve of fire offices now are insured under the comprehensive policy. Companies without inland marine facilities see in this trend a menace to some of their choicest risks, especially residence properties.

Fast Growing Division

Prior to 1919 inland marine insurance was restricted largely to coverages on coal and oil barges. In the last 20 years it has been extended to embrace many lines, the aggregate premium income being millions of dollars annually. Of the various divisions of the business, the income from jewelry floaters ranks first, with tourist floaters a near second.

Other important departments are bridges, furs, fine arts, and automobile trucking risks. The latter indemnity is compulsory under laws of several states. Michigan, for example, requires complete coverage be carried by public truck carriers with the subrogation clause in all contracts.

Skilled Men at Premium

Rapid expansion of inland marine has created a demand for competent underwriters akin to that experienced by the general writing casualty companies in their earlier years. Men of the requisite ability are rare. The line is growing and many young underwriters are gaining experience. Some years they will be available for supervisory offices, and competent to give valuable counsel to companies recently entered in this line or seriously contemplating such a move.

Allen Principal Speaker at Illinois Agents Dinner

E. M. Allen, executive vice-president National Surety and former president National Association of Insurance Agents, will be the principal speaker on the banquet program of the Illinois Association of Insurance Agents meeting in Rockford, Nov. 17.

The farm board meeting the following morning, presided over by Mark I. Hall, Belvidere, will feature addresses by W. H. Stewart, president Stewart, Keator, Kessberger & Lederer, Chicago, on "Benefits of Organization" and Ray A. Bastain, member farm counsel, on a rural agents impression of the recent National convention in Dallas. Other talks will be given by Frank Forrest, America Fore group, on "Selling Farm Insurance" and E. B. Heffran, state agent American of Newark, on "Boosting Premium Incomes."

Goldsmith to Talk to F. U. A. P.

Donald B. Goldsmith of San Diego, vice-president of the California Association of Insurance Agents, who is slated for elevation to the presidency at the annual convention next month, will be one of the principal speakers at the annual meeting of the Fire Underwriters Association of the Pacific in San Francisco next February.

Retains St. Louis Connection

NEW YORK.—In view of the long time representation of the London Assurance by the Case, Thomas & Marsh agency of St. Louis, and the cordial relations that have ever obtained between the agency and company, E. W. Nourse, United States manager, has decided to maintain the connection. The late Frank Case, founder of the St. Louis agency, was a brother of the late C. E. Case, long United States manager of the London. The St. Louis representation was one of the first established by the company in the middle west.

Supreme Court Hears Case Brought by Westchester

WASHINGTON, D. C.—The propriety of the action of an agent issuing a fire policy to a corporation of which he is a director and stockholder was brought before the Supreme Court for determination last week by Westchester Fire, appealing a decision of the third circuit court of appeals holding it liable for a fire loss under such a policy.

The agent, Paul J. Conlon, issued a policy upon property of the John Conlon Coal Company, a corporation of which he was a director and stockholder. Shortly thereafter, fire destroyed the insured property. The company resisted payment of the claim on the ground that he had concealed his connection with the insured company.

In appealing, Westchester contended the decision of the circuit court denies the rule of public policy which prohibits the agent of an insurer from insuring in that company his own property or property in which he has an interest without the knowledge, consent or ratification of the insurer.

Dallas Insurance School

DALLAS — The 1937-38 insurance school, conducted by the Dallas Insurance Agents Association, has opened with an enrollment of 80 in the fire class and 75 in the casualty, according to Manager Alfonso Johnson, who believes that each class will have more than 100 students when the enrollment is completed. The second year work, as outlined by the Insurance Institute of America, is being used in each course.

Dauwalter to Speak Nov. 18

F. S. Dauwalter, director Business Development Office, scheduled to address the Illinois Association of Insurance Agents' annual meeting Nov. 17, will be unable to attend on that day. His address, therefore, has been advanced to Nov. 18.

Bay State Men Hold Annual Meet in Worcester

Much Attention Given to Problems of Compulsory Auto Cover

By RALPH E. RICHMAN

WORCESTER, MASS.—C. Conrad Parker, president Massachusetts Association of Insurance Agents, a local agent here, presided over the annual meeting this week. At the get-together dinner the speakers included President Parker, President F. R. A. McGlynn of the Worcester Board; Insurance Commissioner DeCelles of Massachusetts; Executive Vice-President E. M. Allen of the National Surety.

The speakers Wednesday included Secretary W. H. Bennett, National Association of Insurance Agents; F. W. Brodie, Waterbury, Conn., chairman New England advisory board; J. W. Downs, Boston, counsel Massachusetts Insurance Federation; C. C. Hewitt of Boston, who talked on the new Service Men's Protective Association; R. G. Hinkley of Boston, head of the New England department of the American, and E. J. Cole, Fall River, Mass., former national president.

President Parker in his annual report stated that the association is working in cooperation with the Business Development Office. The executive committee protested the use of the "broker of record letter rules" promulgated by the New England Insurance Exchange. He referred to the organization of the Service Men's Protective Association in which Vice-president C. C. Hewitt of Boston was particularly interested. This organization, he said, has been the principal subject at all executive committee meetings.

Mr. Allen warned of the special danger confronting agencies from direct writing carriers, stating it was more than ever necessary for an agent to prove himself worthy of his compensation.

Commissioner Decelles presented his personal analysis of compulsory automobile insurance experience and outlined what he will recommend to the next legislature. His changes involve requiring additional financial responsibility from accident record drivers beyond that of the compulsory law.

President Parker presided at the banquet. Francis R. A. McGlynn, president Worcester Board, introduced the speakers.

New Officers Elected

Harvey R. Preston, Springfield, was elected president; Francis R. A. McGlynn, Worcester, vice-president; Fred A. Norton, Salem, secretary; regional vice-presidents: George L. Briggs, Amesbury; Henry F. Fessenden, Lowell; Lawrence U. Fuller, Lynn; Robert B. Greenwood, Winchendon; Frank R. Knox, Holyoke; John D. Lynch, Pittsfield; Roscoe K. Nobla, Northampton; W. S. Shaw, Brockton; C. C. Hewitt, Boston; Fred R. Smith, Haverhill; George C. H. Smith, Fall River; Frank G. Thacher, Hyannis; Paul J. Woodcome, Fitchburg; C. K. Steele, Gloucester; national councillor, Edwin Cole, Fall River.

President C. Conrad Parker reviewed the activities of the year in his report with which he opened the morning session. He recommended employment of a paid secretary.

Fred Norton, Sale, secretary, reported 429 members at the end of the fiscal year and a treasury balance of \$1,129. Fred R. Smith was named chairman of the resolutions committee.

(CONTINUED ON PAGE 14)

Pennell Named President of Maine Association

Agents Meeting Asks E. U. A. to Make State Organization Sole Agency in Commission Matter

R. M. Pennell of E. C. Jones & Co., Portland, Me., was elected president at the annual meeting of the Maine Association of Insurance Agents held at Waterville. He succeeds L. W. Helson of Portland. Other officers elected are: First vice-president, M. B. McKay, of Houlton; second vice-president, E. L. Hegarty, Waterville; third vice-president, S. F. Jones, Pittsfield; national councillor, H. M. Payson, Portland, and secretary-treasurer, R. L. Young, Portland. Mr. Helson and A. O. Pike, II, of Fryeburg were elected on the executive committee.

Brokerage commissions proved the principal topic of discussion, a resolution being adopted demanding of the Eastern Underwriters Association that the present agreement with local boards be rescinded and the E. U. A. recognize the Maine association as the sole agency representative to negotiate rules and agreements relating to allowance of commissions to out of state brokers on premiums arising on property within Maine and insured in E. U. A. companies.

Recommend 10% Limit

The agents also voted to recommend that rate of commission to be allowed on such business to home office counter signing agents and brokers be limited to 10 percent, and to request the E. U. A. to return to its former rule and make the location of the risk determine the brokerage payable.

The executive committee report said that there was widespread dissatisfaction with the E. U. A. rules relating to the method of determining brokerage commissions to be allowed to out of state brokers. A special joint committee of agents and field men had been studying the question for some time, and at a meeting in Augusta only a week previously unanimously decided Maine agents were entitled to retain 10 percent commission on all premiums from business located within the state; that the rules under which individual county boards make agreements with the E. U. A. result in different rules in various sections of the state.

Committee Recommendation

The joint committee expressed belief it was harmful to the agency system to have different rates of commission prevailing in various sections on this class of business and that county boards were entirely inadequate to negotiate agreements with the E. U. A. that would bring about the much needed uniformity of rules and rates.

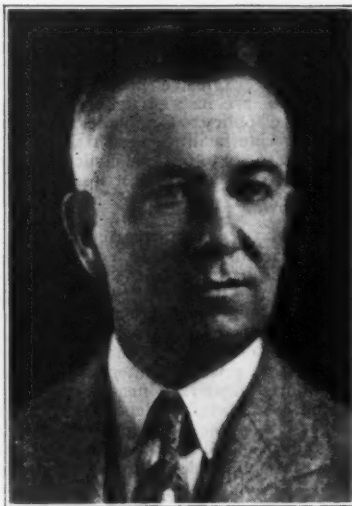
Commissioner Lovejoy tentatively announced reduction in workmen's compensation rates of about 3.9 percent effective Oct. 31.

President Helson in his annual address stated that the legislative work resulted in avoiding passage of valued policy law and compulsory automobile insurance laws, a state workmen's compensation fund bill and another measure that would have authorized the commissioner to fix or approve rates of a mutual company.

Other Associations Represented

Representatives of the Vermont, New Hampshire, Massachusetts and National Associations of Insurance Agents were on the program. E. J. Cole of Fall River, Mass., past president Massachusetts and National associations, spoke on direct writing, saying it is serious now in Massachusetts and may break out anywhere at anytime. Mr. Cole said

Firm of Mitchner & Mitchener



C. C. MITCHENER
Marianna, Ark.

The Mitchners and the Mitcheners get badly mixed up at conventions. Bert Mitchner is a well known local agent at Hutchinson, Kan., and delivered the most outstanding address at the Dallas convention of the National Association of Insurance Agents. He was accompanied by Mrs. Mitchner. Then there is C. C. Mitchener of Marianna, Ark., secretary of the Arkansas Association of Insurance Agents, who in addition to that office holds ten or



BERT E. MITCHNER
Hutchinson, Kan.

a dozen public and civic offices in his community. He and his wife were present at Dallas.

The single letter "e" divides these two admirable agents. Both declare, however, that the original name of the family is the one that they bear. Bert Mitchner was somewhat strengthened in his contention because one of his clan, J. C. Mitchner of Tupelo, Miss., a member of the insurance commission, appeared at the convention.

he did not fear the competition of direct writers but unless proper action is taken the situation may go beyond control.

J. F. De Meritt of Exeter, N. H., spoke for the New Hampshire association, H. F. Shea, Montpelier, for the Vermont association, urging that the New England agents stick together and attend each other's meetings. J. B. Miller, assistant secretary National association, was the dinner speaker, telling advantages of association membership.

The E. U. A. arrangement on commissions was defended this week by a number of company officials. Some E. U. A. companies feel the broker who writes the business is entitled to receive more commission than the countersigning agent, and would have no trouble getting it—possibly from non-affiliated companies—if it were denied him under the rules.

The situation which apparently precipitated the Maine agents' action was E. U. A. approval of the 15 percent scale submitted by the Cumberland

County (Portland) Board and the 10 percent scale of the boards of Penobscot, Knox, York and Waldo counties.

Actuarial Bureau Speakers

The statement that the address of Harvey Snediker before the annual meeting of the Fire & Casualty Agents Association of South Dakota was the first ever made by a representative of the Western Actuarial Bureau before an insurance gathering should have been qualified. It is true that this is the first time that a member of the technical staff of the W. A. B. has addressed a local agents gathering. Of course the men in the fire prevention department of the bureau—R. E. Vernor, J. Burr Taylor and H. K. Rogers—are almost constantly on the road, addressing audiences in their cause. The late Henry Lindholm of the technical staff did make appearances before meetings of field men, one before the field men of Kentucky and Tennessee and another before the Illinois contingent.

CONSTRUCTIVE FIRE PREVENTION PROGRAM

(Beaver Dam's Fire Prevention Week program is an excellent example of what can be done in a city of that size.)

The Beaver Dam, Wis., chamber of commerce cooperated with the local agents during Fire Prevention Week. The fire department was brought into the picture. There was a continuous campaign of newspaper publicity. The mayor issued a Fire Prevention Week proclamation. Posters were distributed to all stores for display in windows. There were four five-minute broadcasts over the local radio station. The first talk was made by the secretary of the chamber of commerce, the second by a member of the fire department giving his observations as seen in recent local fires and offering some suggestions on fire prevention. The third talk was made by an insurance man who spoke of the

number of fires and losses in Beaver Dam and in the county. He mentioned the special hazard of waste material which might cause a fire by spontaneous combustion.

Letters were sent to all ministers asking them to make mention of Fire Prevention Week during their church services. A 12-minute picture on fire prevention subjects was shown in the local theater. Home inspection blanks were distributed to all school children. A poster contest was sponsored in grades one to six inclusive, in which 125 posters were entered, many of them containing excellent ideas. Cash prizes were given the winning posters. Prize winning posters and those receiving honorable mention were displayed in vacant store windows in the downtown section. The fire department conducted fire drills in all the schools.

Action on Missouri Rate Case Postponed by Court

JEFFERSON CITY, MO.—Arguments in the state phase of the fire rate litigation were postponed to Nov. 23 by the supreme court. The case is on appeal from a decision of the Cole county circuit court. The case was to have been heard Oct. 15, then was changed Nov. 2 because of injuries to J. T. Barker, Kansas City, attorney for the state, in an automobile accident. The last postponement was due to another auto accident, Judge J. M. Douglas being injured so he could not take his place on the bench by Nov. 2.

G. A. S. Robertson, the new Missouri superintendent, is being substituted in the litigation for R. E. O'Malley, who has been ousted as superintendent.

To Hear Talk on China

At the luncheon-meeting of the New Jersey Association of Special Agents in Newark Nov. 1, Cheng Pao-nan, vice-counsel of China, will talk on the "Sino-Japanese Issue."

Prior to the luncheon, the executive committee will hold a brief business session.

B. D. Meeting in Atlanta

ATLANTA—A joint meeting of the field men's and Georgia Association of Insurance Agents Business Development committees was held here. Paul Willis, chairman of the committee, presided. Plans for the winter season were discussed.

Street Limits for Oil Trucks

The Kansas supreme court sustained the right of the city of Ottawa to enact an ordinance defining the streets on which large oil trucks might travel. The ordinance was adopted following the destruction of a large section of a neighboring community, when oil released from a large truck spread flaming through the streets, setting fire to numerous mercantile and residential properties. The court held a city had the clear right to adopt measures for the protection of property values, as well as for the lives and health of its citizens.

"Insurance Review" Change

The "Insurance Review" of St. Louis, of which Ogden Brown is president and editor, has changed its format. This publication was established in 1867. It is now putting out two separate editions each month, one for life insurance and the other for fire, casualty and surety. The format is in about the size of the "Readers' Digest." The plan is to present sales ideas in statistical and factual form together with general items on events and trends of the business. There is a sub-title, "Standard Analytical Digest" on both editions. John B. LaMacchia, who was formerly with the Alfred M. Best Co., New York, has joined the "Insurance Review" as analyst and associate editor.

Wallace to Visit Chicago

W. L. Wallace, vice-president Pacific National Fire of San Francisco, will attend the annual meeting of the California Association of Insurance Agents at Hollywood, Nov. 8-10. From there he will travel to the east, going to Chicago, where it is stated that the company plans to open a middle west department covering 17 states.

A. W. Grant, formerly secretary-treasurer of Johnson & Higgins of Canada, has been appointed assistant manager of Commercial Insurance Agency, Montreal.

National Retailers Mutual of Chicago, a James S. Kemper company, has received a Dominion license with Vance C. Smith as chief agent.

A manual for local agents—"Right to the Point"—contains rules, methods, requirements, principles of agency practice. 75 cents. The National Underwriter.



Bird's Nest Soup

INCLUDED in the contents of General Stores in Singapore—insured by the Royal-Liverpool Groups—are such delicacies (specifically mentioned in the policies) as edible birds' nests and fish maws.

The nests, greatly prized by many orientals, are made by a species of swiftlets of the Pacific and Indian islands, and for the most part are used in the making of soups. The nests are sold for their weight in silver.

This is No. 2 of the series, "Round the World with the Royal-Liverpool Groups." No. 3 finds the Groups in New Guinea.

ROYAL LIVERPOOL GROUPS

ONE HUNDRED FIFTY WILLIAM STREET, NEW YORK, N. Y.

AMERICAN & FOREIGN INSURANCE COMPANY • BRITISH & FOREIGN MARINE INSURANCE COMPANY, LTD. • CAPITAL FIRE INSURANCE COMPANY OF CALIFORNIA
THE LIVERPOOL & LONDON & GLOBE INSURANCE CO., LTD. • THAMES & MERSEY MARINE INSURANCE COMPANY, LTD. • QUEEN INSURANCE COMPANY OF AMERICA
THE NEWARK FIRE INSURANCE COMPANY • FEDERAL UNION INSURANCE COMPANY • ROYAL INSURANCE COMPANY, LTD. • STAR INSURANCE COMPANY OF AMERICA

"Furs Need Feet to Walk Away"

That's the "stopper" headline of the Alliance national advertising for October.

Furs are stolen by human beings. Furs are insured by wise human beings. Nice furs are big value worth guarding. The sensible protection is insurance that protects the owner from losses, while fine furs are being worn, stored, or shipped.

Such protection costs very little.

Wisdom says "ASK THE ALLIANCE AGENT" and then enjoy such luxuries, without constant fear.



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VIEWED FROM NEW YORK

By GEORGE A. WATSON

SMEDLEY BUTLER MAKES HIT

One of the best attended and most interesting dinner meetings of the New York City Blue Goose in a long time, was that at which the guest speaker was Gen. Smedley D. Butler, commander of the United States marine corps during the war. He gave a number of side lights of the conflict, and also dwelt upon present world conditions. Forceful and picturesque in his language, Gen. Butler made a hit with the members, a number of whom served with the marines overseas.

GLASS BRICK IN BUILDINGS

Fire underwriters are interested in the use of "glass-brick" in buildings, a form of material growingly popular and the adoption of which, in limited degree, is permitted by the building codes of some communities. Tests of the product have been made by the Underwriters Laboratories as to its fire resistive qualities, and displays were made at the latest gathering of the National Fire Protection Association. The "bricks," with their cement binding under tests resisted severe heat for over 90 minutes, though crumbling when water was thrown on them. Use of the material is sanctioned by the Laboratories within definite limits, and is particularly desirable for interior wall partitions. It is not intended for load bearing, structural supports being of other material. Partial use of the "glass-brick" is favored in sections of reconditioned office building in New York City, and plans for the erection of an entire industrial plant there, to be built wholly of the new product, have been prepared and work on it will be undertaken shortly.

KURBYWEIT METROPOLITAN HEAD

Victor Kurbyweit has been elected secretary of the Continental and is to be placed in charge of its metropolitan department under the immediate supervision of Vice-president W. F. Dooley. For the past six years he has been Philadelphia manager of America Fore.

Mr. Kurbyweit was born in Newark in 1899. Upon leaving high school he went with the Schedule Rating Office and remained there until 1917 when he enlisted in the air service. After the war he returned to the Schedule Rating Office. In 1920 he joined America Fore as an engineer, working out of the home office.

Following temporary assignments in the New England, middle department and New York state territories, Mr. Kurbyweit was permanently located in Philadelphia in 1922, traveling the middle department territory as engineer. In 1924 he was made division engineer for that territory and remained in that capacity until 1929, when he was transferred to Baltimore, as a special agent in charge of Maryland and Delaware. He was made manager of the Philadelphia office in 1931.

Mr. Kurbyweit is a past most loyal gander of the Pennsylvania Blue Goose.

Mr. Kurbyweit succeeds Herbert E. Maxson, who recently retired.

CREDIT MEN ENLIGHTENED

Speaking before the New Jersey Association of Credit Men at Newark, T. A. Fleming, supervisor of the conservation department National Board, stressed the need by important manufacturing and mercantile establishments of different forms of insurance, in order to safeguard credit. In turn Mr. Fleming noted the loss that might easily occur by virtue of such hazards as employers liability, automobile public liability, windstorm, and the explosion of tanks and boilers, outside as well as within the premises of property-owners. Illustrating the danger of the last mentioned hazard, he re-

called an actual happening in Pittsburgh several years ago, when the explosion of a large gas tank completely demolished five adjoining establishments—the proprietor of but one carrying an explosion cover. Under a \$500,000 policy the assured collected the full extent of his loss, \$150,000, while his four less fortunate neighbors were forced into bankruptcy.

The credit men were most attentive, a number admitting later they little realized the numerous ways in which the credit, not alone of their own houses, but of those of their clients as well, might be very seriously affected through the absence of proper and adequate types of insurance coverage.

SEEK MIDYEAR MEETING

At the annual meeting of the National Association of Insurance Agents at Dallas the North Carolina contingent and the Indiana delegation made earnest attempts to capture the mid-year conference. North Carolina was shouting for Asheville and Indiana for Indianapolis. Since then two other cities have come to the front, they being Jackson, Miss., and Providence. E. H. Bradshaw, president of the Mississippi association, and its secretary, Wirt Yerger, have sent formal invitations. John F. O'Donnell, president of the Rhode Island Association of Insurance Agents, came forward for Providence.

F. E. SAMMONS IS HONORED

On the 35th anniversary of Vice-president F. S. Sammons' connection with Hanover Fire, his office was decorated by the staff with flowers and he was presented a clock and humidor. Entering the employ of the Company as an office boy in 1902, Mr. Sammons successively made the grades of assistant examiner, examiner, manager brokerage department, and in 1916 head of the automobile division, which he established and has ever since supervised, later directing loss work as well. In 1929 he was elected secretary, being advanced to the vice-presidency as well last year. In the course of his association with the Hanover Mr. Sammons served under four successive presidents—C. A. Shaw, R. Emory Warfield, C. W. Higley, and now Montgomery Clark.

UNDERWRITING IN WEST INDIES

Fire companies operating in the West Indies report a steady but modest increase in premiums from Cuba and Porto Rico, and have no complaint with the loss record. In Porto Rico especially industrial and residential buildings are being erected in goodly number. This is attributed to investment by Spaniards in local enterprises instead of following the practice of former years of sending surplus money to Spain for investment.

TEST PILOT TO HANDLE LOSSES

R. A. Hosler, former test pilot for the Sikorsky Company, with 15 years' flying experience, has joined the Salvage Adjustment Corporation to handle aviation losses. He has logged over 7,000 hours in the air, flying all types of planes, is a transport pilot and also has designed and built planes. He will handle aviation losses throughout the country for Salvage Adjustment, dividing his time between the New York and Chicago offices.

RHOADES BACK AT OFFICE

Sumner Rhoades, manager Eastern Underwriters Association, after suffering for several weeks with a bad case of influenza, is again at his office in New York City. His illness prevented attendance at the meeting of the Underwriters Association of the Middle Depart-



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WESTERN DEPARTMENT

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INSURANCE CO.
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Casualty

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AGENTS EVERYWHERE

ment at Hershey, Pa. His place on the program was taken by J. D. Erskine, secretary Insurance Executives Association.

SENDING OUT AGENCY CONTRACTS

Following the agreement between the National Association of Insurance Agents and the Insurance Executive Association on the form and context of the agency contract which came up in connection with the social security board requirements, companies are now arranging to send them out to their agents for signature. Most of them will have an explanation of the contract, stat-

ing that it has been ratified by the company and agency organizations. If it is found that any agents are dilatory in signing field men will be used to round up the stragglers. Company offices will be busy for the next few days in getting the forms out and the signed contracts back. Some official or manager given power of attorney must sign these blanks in duplicate, one of which the agent retains. All previous certificates or authorizations are cancelled.

YORKSHIRE'S HOUSE ORGAN

As a medium through which suggestions of a helpful character could be

made to the field force of the Yorkshire group, and from whom in turn recommendations could be secured that would be to the mutual advantage of the associated companies and to the men on the firing line, a group of employees of the Yorkshire organization determined to launch a modest house organ to be issued from time to time. The initial number of the publication, titled "TYG"—defined lexographically as a cup with two or more handles—is a credit to its sponsors and contributors, and holds promise of becoming a real aid in cementing relationship between the field force and the headquarters staff. In a

foreword H. F. Ellen, United States manager of the Yorkshire and president of its American affiliates, pays tribute to the spirit that induced the launching of the publication, stating in part that, "whether our duties keep us in the canyons of the big city, take us to the wide open spaces or across the seven seas, the human interest provides an essential ingredient of our daily fare in business and pleasure. The multitude of problems confronting the insurance business offer a vast field for presentation to our readers in an interesting and, we hope, instructive manner."

A feature of the initial number, and one that will appear regularly in future issues, is the contribution of "Will Wrightem," that kindly philosopher of the group organization, whose sage comments on happenings in the world of insurance in the past and sensible suggestions for business development are keenly appreciated by all associated with the Yorkshire family, and indeed by agents of other companies as well.

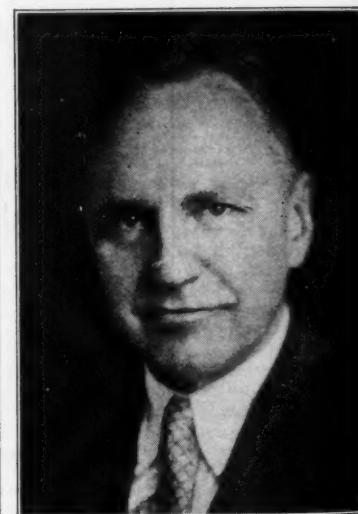
Copies of Illinois Code Available for \$1 Per Copy

THE NATIONAL UNDERWRITER has available a limited number of printed copies of the new Illinois insurance code, which was published last June just a few days after the code was enacted. The state of Illinois has now printed the code and those copies were distributed by the insurance department to insurance people, free of charge. However, the department now advises that its supply of these copies has been exhausted.

THE NATIONAL UNDERWRITER will sell its remaining copies of the code, which it published, for \$1 a copy. Orders should be sent to The National Underwriter Company, 175 West Jackson boulevard, Chicago.

Union Underwriters of Detroit has removed from the National Bank building to larger quarters at 408 West Fort street.

Gives Address Before Massachusetts Agents



RALPH G. HINKLEY, Boston

Ralph G. Hinkley of Boston, head of the New England department of the American of Newark, spoke before the annual meeting of the Massachusetts Association of Insurance Agents at Worcester this week. He is a native of Dorchester, Mass., and started his insurance career as an office boy with the old Mercantile F. & M. in Boston in 1902. He became chief clerk in the New England department of the American in 1905, went into the field, was recalled to the New England department as assistant general agent and made manager in 1924. He served as president of the New England Insurance Exchange in 1934-35.

TWO COMPANIES THAT PROTECT YOUR TIME



Help You Devote Every Minute to Production and Profits!

The two most important problems of the day . . . sales and collections.

Thus, progressive agents are devoting every possible minute to the task of increasing volume and securing payment to keep policies in force.

The Agricultural and the Empire State . . . distinctly agency companies . . . appreciate the situation and conserve agents' time in every possible way.

No useless correspondence holds you to your desk.

Freedom from frequent detailed reports permits you to spend all your best hours at constructive work.

Prompt adjustments keep your customers satisfied.

The personal cooperation of our re-

presentatives helps you give the maximum in complete, efficient service.

Here in Watertown, "Red Tape" is barred. Our simple routine is planned to prevent waste time. For, by long experience, we know we do a better job for both policyholders and agents by eliminating delay.

* * *

Leading agents who need a company of unquestioned financial strength will find that the Agricultural and Empire State measure up . . . not only in this respect, but in all the many other features which make agents say it is a "good company."

May we send a representative to give you the whole broad story?

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EVERY TYPE OF PROPERTY INSURANCE FOR INDUSTRY AND THE HOME

PUBLIC ENEMY No. 1...

FIRE!

Fire, controlled, is man's diligent servant, gently warming the home and turning the mighty wheels of industry. Fire, unchained, is a demon of destruction.

Today and every day the demon fire will drive shivering families out into the cold, will gloat over misery and despair and will dance around the flaming pyre of cherished hopes, ambitions and treasures.

Ravaging fire will stalk the land, demanding and collecting a toll of thousands of human lives and untold millions of property values.

Insurance can replace property loss, but only tireless and intelligent application of every known safeguard will chain the demon to the task of serving mankind.

COMMON ENEMIES
TO GUARD AGAINST

- | | |
|------------------------|-----------------------------|
| 1. FIRE | 9. LIGHTNING |
| 2. MOTOR ACCIDENT | 10. MARINE DISASTER |
| 3. WINDSTORM & TORNADO | 11. RAILROAD WRECK |
| 4. PERSONAL ACCIDENT | 12. FALLING AIRCRAFT |
| 5. SICKNESS | 13. EXPLOSION |
| 6. DAMAGE CLAIMS | 14. RIOT OR CIVIL COMMOTION |
| 7. BURGLARY | 15. EARTHQUAKE |
| 8. ROBBERY | 16. FORGERY |
| 17. DISHONESTY | |

LOYALTY GROUP

Firemen's Insurance Company of Newark, New Jersey—ORGANIZED 1855

The Girard Fire & Marine Insurance Co.	ORGANIZED 1853	Milwaukee Mechanics' Insurance Company	ORGANIZED 1852
The Mechanics Insurance Co. of Philadelphia	" 1854	National-Ben Franklin Fire Insurance Co.	" 1866
Superior Fire Insurance Company	" 1871	The Concordia Fire Insurance Co. of Milwaukee	" 1870
The Metropolitan Casualty Insurance Co. of N.Y.	" 1874	Commercial Casualty Insurance Company	" 1909

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PACIFIC DEPARTMENT
220 Bush Street, San Francisco, Cal.
SOUTHWESTERN DEPT.
912 Commerce Street, Dallas, Texas

NEWS OF FIELD MEN

Montana Field Men Meet

M. S. Williams, North America, Named President—Montana Blue Goose Also Holds Session

The joint semi-annual meeting of the Montana Special Agents Association and the Blue Goose was held in Great Falls.

S. J. Hjermstad, America Fore, president of the Special Agents Association for the past two years, was named chairman of the executive committee. M. S. Williams, North America, succeeded him as president. W. F. McKee, Home of New York, was named vice-president and J. W. Martin, Phoenix-Great American, secretary-treasurer.

Plans were made for educational meetings by the association. W. F. McKee is chairman of that committee and has announced that the first meeting will be held at Helena, Mont., Nov. 3.

Speakers on the program were Eugene Kelly, deputy insurance commissioner, and Arthur Williams, assistant manager HOLC, Great Falls.

The Blue Goose meeting was in charge of Most Loyal Gander C. V. Templeton, Jr., Aetna Fire. Other officers are: Supervisor, G. G. Newlon, Phoenix of London; custodian, H. L. Bunger, hail department Aetna; guardian, H. H. Alair, Fire Companies Adjustment Bureau; keeper, S. J. White, Pacific Board; wielder, Larry Diring, Home.

Two new goslings had their pin feathers picked, Harry Noel of the Fire Companies Adjustment Bureau and Werner Bloomdahl of the Hartford. E. F. Sullivan, past most loyal gander, reported on the grand nest convention at Vancouver. The Blue Goose banquet was held Friday evening.

Chilcote, Collins Honored at K. C. Blue Goose Meet

KANSAS CITY—At its annual meeting the Heart of America Blue Goose initiated three new members. H. L. Kraus, America Fore, reported on the grand nest meeting.

The pond presented D. E. Chilcote, who has been made western supervisor for Corroon & Reynolds, a desk pen and holder.

Honored also was C. F. Collins of the Aetna Fire, who recently was placed on the reserve list. Members of the Heart of America and the Mississippi Valley (St. Louis) ponds presented Mr. Collins with \$111 with which to purchase first editions of books dealing with the early days of the west. Mr. Collins now has between 400 and 500 such editions, some of them valuable, and a number of even more valuable pamphlets dealing with the same subject. He has been a collector of such Americana for some years.

Tennessee Women's Meeting

The Woman's Auxiliary of the Tennessee Blue Goose held its first monthly meeting of the season at the residence of Mrs. Leon McGilton, president, wife of the American's state agent. The following officers were elected: President, Mrs. Henry McCall; vice-president, Mrs. Hilliard Paschall, Royal; second vice-president, Mrs. Leon McGilton; secretary, Mrs. Evans Keeling; treasurer, Mrs. George L. Frank, Aetna Fire. A vote of thanks was tendered Mrs. McGilton, retiring president, for her work the past year. The following ganderettes were received into the club: Mrs. Glenn Glover, Home, N. Y.; Mrs. J. M. Rudd, Home, N. Y., and Mrs. J. W. Waddell, America Fore. The next meeting will be held at the residence of Mrs. Glover, when a bridge tournament and other interesting features will be introduced.

W. A. Harvey to Wisconsin

Succeeds A. P. Skowrup as State Agent of the Great American Group, Leaving Iowa Field

A. P. Skowrup of Milwaukee, state agent in Wisconsin for the Great American, has resigned and will be succeeded by Walter A. Harvey, now Iowa state agent. Mr. Skowrup has been in poor health but is getting back in condition. He will remain in the business in some capacity, probably as a consulting executive special agent. He was formerly in the office of the western department of the Fidelity-Phenix and was sent to Minnesota as special agent when the late Otto E. Greeley was state agent. Arrangements to fill the Iowa vacancy will be made later.

Mr. Harvey is a product of the old Fidelity-Phenix western department, being trained when Vice-President C. R. Street of the Great American was associated with the former company. He started as a clerk when he was 18 years of age and was sent into the Iowa field. About 10 years ago he became connected with the Great American in Iowa.

Announce American's Changes

J. A. Brower of Illinois Is Shifted to the Northwest, Being Succeeded by Robert H. Whitchurch

James A. Brower, formerly in the Illinois field for the American group as special agent and associated with E. B. Heffran, state agent, has been transferred to act in a like capacity in North and South Dakota, assisting State Agent H. E. Whitchurch, and in Minnesota assisting State Agent K. P. Thiemer. Mr. Brower will maintain headquarters at Sioux Falls, S. D.

Mr. Brower is succeeded by R. H. Whitchurch, son of State Agent H. E. Whitchurch, employed for some time in the underwriting end at the western department in Rockford. He will assist State Agent Heffran in Illinois. His headquarters will be at 304 North Main street, Rockford, Ill.

Michel in Ohio and W. Va.

Frederick L. Michel, who has for several years been special agent in western Pennsylvania for Fire Association, has assumed the special agency position formerly held by Charles E. Hutchinson.

Mr. Michel has successfully served in increasingly important posts with Fire Association and is well qualified for his new duties. The territory embraces West Virginia and 26 southeastern Ohio counties, with headquarters in the Union Trust building, Parkersburg, W. Va.

Inspections Are Scheduled

The Illinois Fire Prevention Association will inspect Streator, Nov. 10. J. Burr Taylor, Western Actuarial Bureau, will talk at a public luncheon. Talks will be made by field men in the schools.

A two-day inspection will be staged in St. Charles, Mo., Nov. 3-4, by the Missouri State Fire Prevention Association. Harry K. Rogers, Western Actuarial Bureau, will be the principal speaker.

Seattle Blue Goose Luncheons

The Seattle Blue Goose schedules meetings for every Monday at noon when a speaker is provided. On Nov. 15, C. J. Frisbie, general agent for the New England Mutual Life and one of the city's well known orators, will be the speaker.

Stroud Is Georgia President

At the annual meeting of the Georgia Field Men's Conference these officers

were elected: W. E. Stroud, Aetna Fire president; Davis Reeves, American of Newark, vice-president. On the Business Development Office Committee are W. Paul Willis, America Fore, chairman; Clarence Ruse, Aetna Fire; Merrill Ewing, Commercial Union; Davis Reeves, American of Newark, and Marion Bleakley, Atlas.

C. H. Sachs, Jr., in Wisconsin

Carl H. Sachs, Jr., has been appointed Wisconsin special agent for the National of Hartford, succeeding A. P. Riedinger, who has gone with the National Union. Mr. Sachs, since graduating from Armour Institute of Technology in Chicago, has been with the Missouri Inspection Bureau. He is a son of the chief engineer for the National in the western department.

Dievendorf Now in Charge

Following the death of Chris G. Wonn, Illinois state agent Northern of London, R. Y. Dievendorf, special agent, who had been Mr. Wonn's aid for several years, has been given supervision of the territory. He will continue to maintain headquarters in Chicago. Mr. Dievendorf is a graduate of the United States head office, with which he was connected for several years before going into the field.

A. T. Ahlin Named Secretary

A. T. Ahlin of Norwich Union has been appointed acting secretary of the Illinois State Fire Prevention Association, taking the place left vacant by the death of C. G. Wonn, who had been secretary for many years. The appointment was made by R. K. Johnson, National Union, president of the association, and there will be a formal meeting soon at which the appointment will be confirmed.

F. F. Henze Resigns

F. F. Henze of Milwaukee, special agent of the Travelers Fire and Charter Oak in Wisconsin, has resigned. He is one of the live young men of the state and before going with the Travelers Fire was special agent for the Great American in the state.

Lieutenant Governor Hatfield of California spoke to the San Francisco Blue Goose on problems and trends of government. Commissioner Carpenter presided.

The women's auxiliary of the Wisconsin Blue Goose held its monthly meeting Oct. 26. Luncheon was followed by bridge. Mrs. Frank Daniel and Mrs. Raymond Gravenstine were the hostesses.

Session for Agents Only

SAN FRANCISCO—Reports of committees of the California Association of Insurance Agents will form the basis for much of the discussion at the executive session for agents only to be held the second day of the annual convention Nov. 9. Among committee chairmen who will report are: H. J. Thielen, Sacramento, farm and suburban dwelling; E. R. Pickett, Sacramento, long haul truck; Lawrence Wraith, Woodland, compensation; D. B. Goldsmith, San Diego, membership; C. E. White, Oakland, legislative; W. P. Welsh, Pasadena, Pacific Coast conference; C. G. Appleton, Fresno, Pacific Board and National Automobile Underwriters Conference. Members are urged to present matters which they desire discussed.

New Portland Marine Office

PORTLAND, ORE.—The new firm of Hall-Murphy & Co., marine insurance brokers and average adjusters has opened offices in the Porter building. Paul C. Murphy, Portland realtor is president. The vice-president and general manager is R. A. Clancey who has been a marine insurance man in London, New York and Portland for 27 years. He came to this city nine years ago.

Hall-Murphy & Co. have appointed Frank B. Hall Co. as their New York representative.

O'Malley Indulges His Gift for Inveective in Blast at Missouri Governor

R. E. O'Malley, following his removal as superintendent of Missouri, issued a blistering statement, hitting Governor Stark. G. A. S. Robertson has now taken his place as Mr. O'Malley's successor. His term runs to July 1, 1941.

"During the 10 months of the governor's administration, I have had but two short conferences with him," Mr. O'Malley stated. "So far as I am concerned, he has been cloistered and that has been his attitude also toward the leading insurance executives and agents of this state. His attitude can only be attributed to cowardice, and I assert that he had during all these months, given a willing ear to every agency opposed to sound insurance in this state."

Claims Contract Nullified

"His latest and most astonishing move is his idiotic and dishonorable attempt to nullify a contract made by the Park administration two years ago, the results of which have been a general reduction of insurance rates, constituting a stupendous saving to the insurance buying public. Quite recently, he expressed much concern lest the state might be made the laughing stock of the nation." He is now quite indifferent to the certainty that if his efforts to nullify the settlement contract are successful the state will be thereby made 'the scorn of the nation,' and he is oblivious also to the fact that if such efforts are successful, the people of the state will be saddled with higher insurance rates. I have not engaged in any comic crusades against one-armed bandits when the two-fisted gentry have both paws plunged into insurance and state funds.

"Upon the governor's private life I could not and would not cast the slightest reflection, but I am well informed as to him politically and officially, having some knowledge of his conduct during the two campaigns in which he sought the nomination for governor, and, of course, I am quite familiar with his conduct as an official, and I think the general public is fairly well informed on both; and in my opinion, he has glaringly revealed moral and mental deficiency. To have won the official disapproval of such a man, I regard as a distinct and durable honor.

"The governor's attitude toward and interest in sound insurance in this state is ably represented by the man whom he appointed as my successor, and whom I discharged a year ago for inefficiency and other reasons, and my failure to fully state my reasons therefor at the time was, I feel, very magnanimous."

Mr. O'Malley, in addressing the life insurance class conducted by the St. Louis Life Underwriters Association, expressed pleasure that his dismissal had been hailed publicly by the fraternalists as a "grand and glorious day to the societies." He stated that he was returning to Jefferson City to round up his work with department, probably take a few weeks rest and then make his home in Kansas City. He said he had not contacted T. J. Pendergast of Kansas City, Democratic Missouri chieftain, regarding Governor Stark's action.

Report on Warner Insurers

A convention examination has been made of Warner Reciprocal Insurers of Chicago by Illinois, Montana and Maryland, as of Dec. 31. The assets are \$1,082,152, premium reserve \$350,380, reserve fund \$349,462; surplus savings for 1936 \$364,253, surplus \$713,715. Premiums were \$673,494, total income \$702,764, losses \$158,202, disbursements \$604,917. Lansing B. Warner, Inc., is the attorney-in-fact. This is a reciprocal. It retains the first \$50,000 of a maximum of \$300,000 written on any one risk.

AS SEEN FROM CHICAGO

LELLI IN LARGER QUARTERS

The inland marine and business development office of Phoenix of Hartford for the central west is moving into considerably larger quarters in 1766 Insurance Exchange, Chicago. Heretofore it has been located adjacent to the Cook county department of Phoenix.

The office was started about eight years ago in charge of U. M. Lelli and it has been markedly successful. The new office has 60 percent more space than the old quarters. Assisting Mr. Lelli are Special Agents Anson G. Wilbor, Jr., and Paul B. Sanberg and Office Manager Herbert Nottlemann.

MORE CHICAGO FIRE PREMIUMS

Just about all returns are now in on the Chicago fire premium filings with the city controller's office for the fiscal year ended June 30. The final tabulations have not been made but it appears there is only slight increase, if any, in the total compared to the previous fiscal year. Additional filings are:

	1937	1936	1935
Allemania	\$ 55,756	\$ 43,176	\$ 29,004
Amer. Mut.	4,349	3,383	1,556
Amer. Union....	84,437	34,061	90,131
Br. Amer.....	4,234	6,652	5,369
Com. Stand....	678	524
Enterprise Mut.	4,349	3,383	1,556
Hartford	412,872	402,622	407,387
London Assur..	126,636	127,031	144,395
Lond. & Prov..	42,004	47,323	36,471
Manhat. F. & M.	24,669	33,607	34,374
Mechanics M....	4,349	3,383
New York Und..	90,661	89,768	100,422
North River....	67,089	59,229	64,397
Pacific	98,479	72,611	95,275
Piedmont	667
R. I. Mut.....	7,249	5,638	2,594
Richmond	29,097	32,014	24,751
Scot Un. & N..	57,769	112,528	51,458
Seaboard	29,248	24,934	24,196
Southern Fire..	23	940	—23
State Mutual...	8,699	6,766	1,556
Union, Canton..	2,050	755	1,206
Union F. A. & G.	25,402
U. S. Fire.....	178,939	197,.....
Westchester...	107,180	109,604	107,199
West. Assur....	24,419	20,070	20,094
Yorkshire	65,257	51,207	47,017

FRANK HOLMES IS BACK

Frank F. Holmes, veteran local agent of Chicago, 80 years of age, who has been away from business for the last six months due to illness, is back at his office clearing up his desk preparatory to going to a more genial clime in Arizona. Mr. Holmes is a native of Warsaw, Ill., a graduate of Knox College at Galesburg, Ill. His father and three uncles were engaged in fire insurance and four of his brothers entered that line. He was cashier, daily report examiner, correspondent, special agent and adjuster in western departments and established his agency in 1887. He was the second secretary of the National Association of Insurance Agents succeeding the late R. S. Brannen of Denver.

MAXWELL TO CALL MEETING

W. K. Maxwell of Chicago, resident vice-president in charge of the western department of the Hanover Fire, who was elected president of the Fire Underwriters Association of the Northwest, will call a meeting of the officers and directors in due season to canvass the situation and see whether anything can be done to revive the organization even in a limited way. Undoubtedly companies will be sounded as to their wishes in the matter.

KNOX HONORED AT LUNCHEON

J. W. Knox, Cook county manager Corroon & Reynolds, who recently returned to his office after a two months illness, was honored at a luncheon given by S. B. Komaiko, Komaiko & Co. Sev-

enteen members of prominent Chicago agencies were invited to attend. The luncheon was a surprise to Mr. Knox. John K. Walker, Moore, Case, Lyman & Hubbard, was toastmaster, with Mr. Komaiko making the presentation of a beautiful desk clock.

It was suggested that the current week be termed "Knox week," all agreeing to direct as much new business to Mr. Knox as possible. A table bouquet

was presented to Mrs. Knox for her vigilance during her husband's illness. Mr. Knox was confined one month in the Presbyterian hospital and at home, taking a two weeks recuperation voyage to Bermuda.

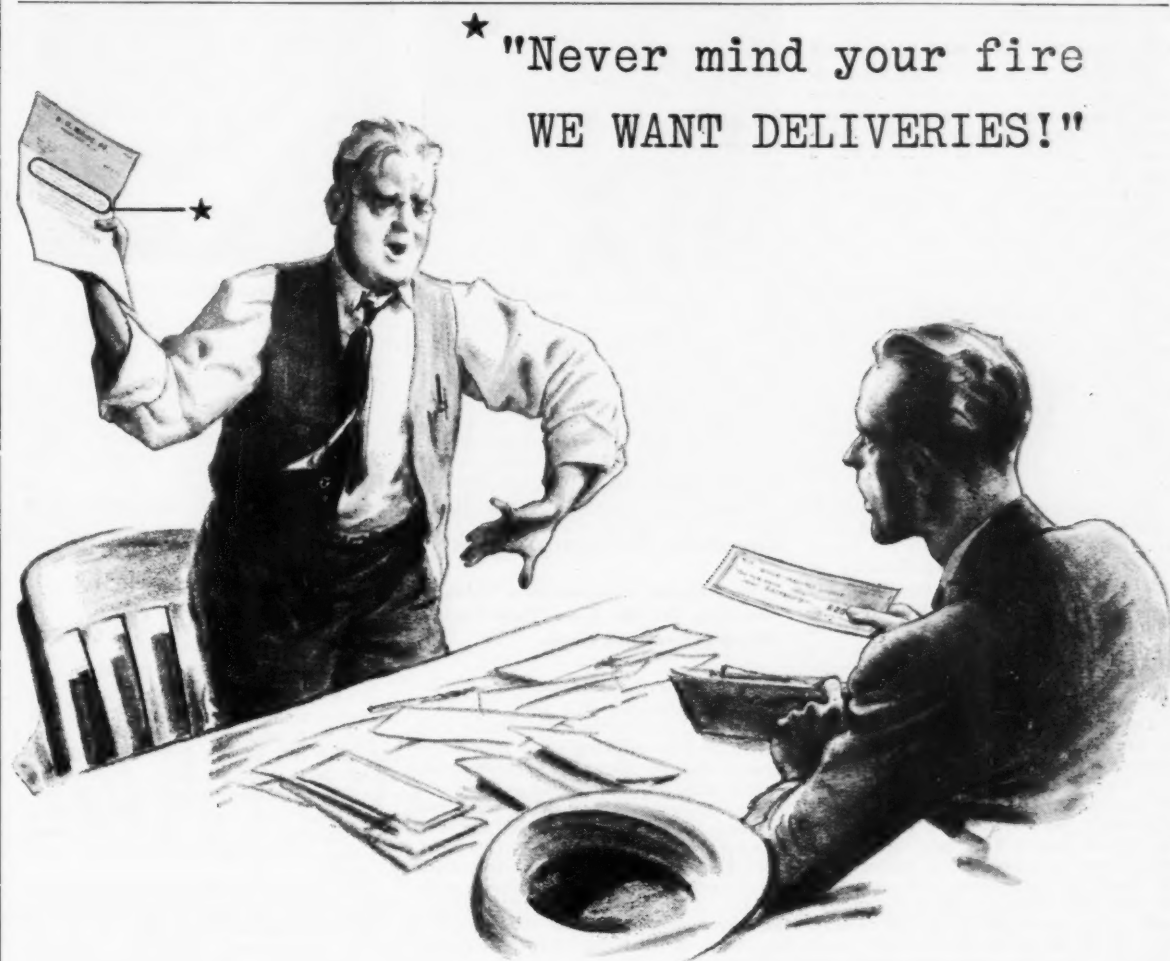
CENTURY OFFICIALS IN CHICAGO

D. N. Iverson, assistant U. S. manager of the Century of Scotland, and Roland H. Gwyn, recently transferred to the United States from the head office in Edinburgh, were in Chicago on an agency trip. They have traveled over 6,000 miles. They attended the National Association meeting in Dallas and the

Oklahoma Association convention. W. A. McConnell, U. S. manager, met them in Texas and they surveyed the state together. They stopped at Kansas City.

REVIVING OLD INSURANCE CLUB

There is now abundant hope that the old Chicago Insurance Club will be reorganized and revived. There will be an organization meeting in the Chicago Board auditorium the evening of Nov. 23. This will be the first of a series. For a number of years the Chicago Study Club, consisting of an insurance educational committee of six men, con-



STANDARDS OF SUPERIORITY OF GRINNELL FIRE PROTECTION

Research—since 1864, to provide efficient equipment.

Engineering—in layout and products, for complete protection.

Diversification—a wide line of equipment, correct for every need.

Quality—every piece of Grinnell equipment is our unstinting best.

Installation—men trained to install with minimum disruption.

Responsibility—over fifty billion dollars' worth of the world's property protected by Grinnell.

Accessibility—thirty-four offices for routine or emergency service.



Even a claim check from your fire insurance company can't answer that one! The time required for plant restoration forces your clients' customers to go elsewhere for their requirements and many never return.

Protect the goodwill of your clients' businesses at the same time that you cover their fire risks! Suggest the complete coverage of Adequate Insurance Protection plus Grinnell Automatic Sprinkler Fire Protection that stops fire at its source.

Don't take the risk of losing their accounts by suggesting installation of "makeshift" sprinklers. Rely on Grinnell's Seven Standards to give them sprinkler protection as satisfactory and reliable as the insurance protection you sell. Grinnell Company, Inc., Executive Offices, Providence, R. I. Branch offices in principal cities.

GRINNELL

AUTOMATIC SPRINKLER FIRE PROTECTION

FOR SALE

Comparatively new building, very well built, 35,000 square feet. Ideal for insurance company home office. 90 miles from Chicago in town of 90,000.

JILBERT & COMPANY
300 Talcott Building, Rockford, Ill.

ducted the Insurance Institute classes in the city. Many have felt that this work rightfully belong to the Insurance Club. If there could be an active, wide awake insurance club, the Insurance Institute educational classes would mean much more. At the initial meeting a major portion of the program will be devoted to presentation of diplomas to those who graduated from the Insurance Institute last year. The insurance educational committee consists of A. T. Graham of Carolan & Graham; Benjamin Richards, manager Underwriters Service Company; W. F. Kuffel, Phoenix of Hartford; H. W. Hunter, engineer Chicago Board, and R. E. Baker, Hartford Accident.

URGES STUDYING LONG RANGE PLAN

Recommendation that a special committee of the Chicago Agents Association be appointed by the new administration to study the long range needs of agents generally and to work out a plan to meet any situation that may arise was made by retiring Chairman H. E. Reeves at the annual meeting. He said the association cannot reach its fullest usefulness until it becomes the recognized spokesman of all Chicago agents. W. E. Rollo of Rollo, Webster & Co., was elected chairman, J. K. Walker of Moore, Case, Lyman & Hubbard, vice-chairman, and Secretary Bradford Gill of Gilbert & Gill and Treasurer W. C. Oxnam of Oxnam, Goodman & Co., were reelected. Mr. Rollo still is in the Presbyterian Hospital under observation and could not be officially installed. Mr. Walker was out of town.

Chairman Reeves reported the association was very active in behalf of constructive legislation, especially the insurance code, with Rockwood Hosmer as legislative chairman. Among those attending was J. S. Glidden, manager Chicago Board. A feature was showing of the new Underwriters Laboratories film "Approved by the Underwriters," with comments by C. R. Welborn, secretary. He noted that this film is an expression of the policy instituted by President A. R. Small when he was elected three years ago, of publicizing the laboratories as a highly developed service of stock fire insurance. The public, Mr. Welborn said, never yet has become fully aware that this is a fact although the laboratories have operated under auspices of the stock fire companies for 43 years. He said this situation offers an opportunity to all stock fire insurance men to impress on the public that capital stock insurance gives the best protection possible to buy.

TO HAVE BOOTH IN AUTO SHOW

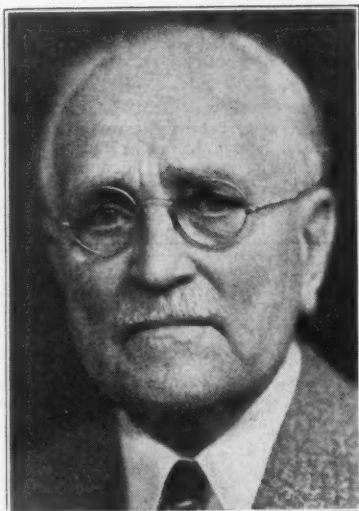
The Hartford Accident and Hartford Fire western division offices at Chicago will have a large booth in the Chicago automobile show Nov. 6-13 representing stock insurance. They will give a comfort service with large chairs and lounges and will stress Hartford Accident's automobile claim service in connection with the Western Union. Under this system an assured can call the telegraph company wherever he may be and be put in touch immediately with a Hartford Accident agent or claim representative. The booth will occupy 300 square feet. It will contain a teletype, a Western Union boy will be on duty at all hours and also various staff members and girls of the Hartford.

LIFE DEPARTMENT POST OPEN

R. J. Clancy, life department manager of Starkweather & Shepley, Chicago, has resigned as of Nov. 15 to go with E. E. Lamb, Chicago general agent Columbian National Life, as supervisor. L. D. Stitt, secretary of Starkweather & Shepley, has not yet announced Mr. Clancy's successor.

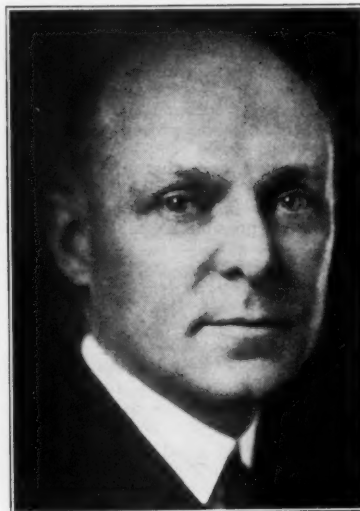
Hobart Brady of the Swope-Brady Agency, Wichita, Kan., spoke at the fall festival dinner and smoker of the Chicago Real Estate Board on "Real Estate is Always the Best Buy."

Two Potent Secretaries



WILLIAM J. SONNEN

Carl E. Ingram is secretary of the Fire Underwriters Association of the Northwest and during the time it has been in a state of suspended animation he has been the guiding star of the organization. Mr. Ingram is agency superintendent in the western department of the Great American. His father, the late John C. Ingram, was formerly Indiana



CARL E. INGRAM

state agent for the company, later assistant manager and then co-manager with W. L. Lerch.

W. J. Sonnen is secretary of the Life Members Society and were it not for him the wheels would not go around. He is the head, front and body of that organization, which has remained vital through his direction.

Minnesota Reference Book

The National Underwriter's Valuable Work is Off the Press This Week—Much Information Given

The Underwriters Hand-Book of Minnesota is published this week by THE NATIONAL UNDERWRITER. This is the 16th edition of this valuable book which has become the recognized reference book on the state insurance-wise.

The Minnesota Hand-Book gives the complete list of agents licensed together with the companies which they represent and other data, such as date established, members of the firm, etc., about each agency. All agents are listed alphabetically by towns and cover fire, casualty, life, stock, mutual and reciprocal representations.

The compilers this year find that there were 41,197 licenses issued. This compares with 41,156 in 1936 and 37,182 in 1935. The licenses are divided as follows: Stock fire, 19,357; mutual fire, 5,351; fire reciprocals, 365; stock casualty, 8,960; mutual casualty, 2,498; casualty reciprocals, 213; life, 4,165, and mutual benefit associations, 388.

The changes in number of licenses have been marked during the past few years by a decided increase in the number of casualty agents. While there were 7,051 stock casualty licenses issued in 1935 and 7,974 in 1936, there were 8,960 in 1937. Mutual fire licenses also showed a smaller increase, jumping from 4,095 in 1935 to 5,211 in 1936 and 5,351 this year.

Besides the agency data the Minnesota book gives complete information on the companies licensed. Many companies are shown which are not listed in other reference books because they only operate locally or are too small. Other information includes: lists of insurance organizations, with officers and addresses, list of field men of fire and casualty companies and general agents and managers of life companies, resume of the insurance laws, lists of insurance adjusters and attorneys, town classification as to fire protection and a showing of what lines the various companies write.

A. M. Thompson of Port Clinton, O., has purchased an interest in the Meizner Insurance Agency, Oak Harbor, O.

Bay State Men Hold Annual Meet in Worcester

(CONTINUED FROM PAGE 5)

W. L. Shaw, Brockton, chairman legislative committee, said a new state law requires all insurers to notify the commissioner of the intention to drop any automobile liability policy. Some companies are furnishing agents with special blanks to be used for making intention reports. If the agent can place the business elsewhere no report need be made.

Most of the 16,000 agents in Massachusetts are not eligible to membership in the association, according to C. K. Steele, Gloucester, chairman membership committee. About 850 agents outside of class A territory are eligible.

Cool Toward B. D. O.

Fred R. Smith, Haverhill, speaking on the Business Development Office, said agents in Massachusetts generally favor intensive work to save or regain business from direct writing carriers but were reluctant to engage in militant action against agency mutuals. He expressed doubt about the effectiveness of the B. D. O. efforts in the state. Just now the agents desire to concentrate their energies on the Service Men's Protective Association.

G. C. H. Smith, Fall River, chairman automobile insurance committee, said there is a growing antagonism between casualty companies and the public as an outgrowth of the compulsory insurance law. Mr. Smith criticized the companies for failure to confer with agents on working details involved in writing automobile insurance. Lack of authority on the part of casualty company executives when discussions with agents do take place, he stated, was another chief difficulty.

Initiative Petitions

Initiative petitions, one for repeal of the compulsory automobile law, require special attention of Massachusetts agents, said John W. Downs, counsel Insurance Federation. This petition bill would give the state a financial responsibility law if accepted by the people within 30 days after the election. The

COMPANIES

Organize Buckeye Union Fire

A. R. Gibson to Take Charge of New Running Mate for Columbus Casualty Company

Plans for the organization of the Buckeye Union Fire as a running mate to the Buckeye Union Casualty of Columbus, O., have been announced by President Frederick E. Jones. The new fire company will be capitalized at \$200,000 with a surplus of \$300,000. It will be ready to do business on Jan. 1.

In charge of the new company will be A. R. Gibson, Columbus, present Ohio state agent for the Hanover Fire. Mr. Gibson started in the insurance business with the Ohio Inspection Bureau. He was associated with a local agency in Cleveland for two years and has been with the Hanover Fire for the past 12 years.

Control of the Buckeye Union Fire will remain the same as the present casualty company with both companies under the same management. In addition to Mr. Jones, officers are: Robert E. Jones, vice-president; Ira L. Morris, secretary; Frank A. Burgess, treasurer; and B. J. Mertz, comptroller. The directors include the officers and Dallas Kelsey of Detroit.

Planned for Several Years

In announcing the organization of the fire company, Mr. Jones said it is the culmination of several years of planning. "We believe the Buckeye Union will be performing an important service for its agents in the organization of a fire company running mate. With our present agency plant of 700 agents in Ohio, the immediate success of the fire company is assured."

While the majority of the stock in the new company has been subscribed by stockholders of the casualty company, a block has been reserved for Buckeye Union agents who wish to become stockholders.

The Buckeye Union Casualty was organized as a stock company in 1926, the outgrowth of the Buckeye Union Mutual organized in 1917 in Lima, O. The company is now entered in Ohio, Indiana, Kentucky, West Virginia and Pennsylvania. Assets total \$2,339,407, with surplus to policyholders of \$570,832.

Business has shown a 32.6 percent increase this year, Mr. Jones reported, with production during the first nine months exceeding the entire year of 1936.

initiative petition is backed by automobile and allied businesses, especially about Boston. He said agents as individuals might like to join these forces. Information and blanks can be obtained from the Boston Automobile Club.

Would Establish Flat Rates

A second initiative petition would establish flat rates under the compulsory insurance law for only two districts. A similar petition once before failed to get to the legislature for lack of only 4,000 of the 20,000 signatures required. This proposal would make no rate distinction for different kinds of cars. If 20,000 signatures are obtained the legislature must decide whether without change these petition bills are to be voted on. These two bills offer the chance of a return to automobile insurance methods prior to 1926 or a great confusion depending on what petition bills are accepted or rejected. Mr. Downs predicted that within three years compulsory automobile insurance will undergo radical changes unless it is repealed, leading probably to the power of the commissioner to allocate risks to the companies.

S. P. Hull, formerly with the insurance department of the Southern Finance Corporation, is now with F. Phinley & Co., local agents, Augusta, Ga.



FURS AND FOOTBALL

With the pigskin season underway and gridirons all over the country a-buzz with activity, it is a sure signal that the open season for furs is at hand. The alert agent observes this and will be the first to get his share of the fur insurance business.

Tell your clients and prospects about the broad cover offered under Providence Washington or Anchor personal jewelry, fur, fine arts and other personal property floaters.

Write for agency information.

PROVIDENCE WASHINGTON

INSURANCE COMPANY OF PROVIDENCE, RHODE ISLAND

Incorporated 1799 • Capital \$3,000,000.00

ANCHOR INSURANCE COMPANY

Incorporated 1928 • PROVIDENCE, RHODE ISLAND • Capital \$1,000,000.00

EDITORIAL COMMENT

Insurance in the Merchandising Era

IN RECENT issues of THE NATIONAL UNDERWRITER, and particularly in last week's edition, there was a wealth of educational material that is of supreme value to insurance salesmen. There is much more valuable sales stuff coming out of conventions of state associations of local agents than heretofore. THE NATIONAL UNDERWRITER, mindful of the fact that insurance has arrived at the merchandising stage, is endeavoring to cull from the programs practical, helpful points that can be applied by any salesmen. For instance, take the talks that have been given by authorities on surety bonds and especially fidelity bonds. Ohio has been conducting a fidelity bond campaign and into the Buckeye state went men who have had much experience in developing business, have had schemes tried and tested, have had plans set in motion and they have

a thorough understanding of what courses are the most lucrative to pursue.

Any producer reading these articles could fortify himself much better than he has in the past, go into the vineyard and pick more fruit. Then again there have been most excellent talks on the desirability of building up accident and health insurance in local agencies. This has been made a feature on some of the state programs.

Every issue of THE NATIONAL UNDERWRITER contains material coming from expert sources, culled from the week's activities along merchandising lines that should be assimilated by men in the field. No man in the insurance business is so expert but what he needs brushing up. He needs to modernize himself and keep in touch with the best thought that is being given.

Having the Field Men Go to School

SINCE the news appeared in the trade papers that there was a possibility of the old FIRE UNDERWRITERS ASSOCIATION of THE NORTHWEST being revived in even a limited way under the leadership of W. K. MAXWELL of Chicago, resident western manager of the HANOVER FIRE, who was elected president, there has been an enthusiastic response from the field.

AS THE NATIONAL UNDERWRITER has stated in the past, there is need of some coordinating body, educational, practical and inspirational, that will give field men a broader view than they can get within the confines of their own state or limited territory. The old NORTHWEST ASSOCIATION at its annual meeting brought to Chicago the flower of the west from the field standpoint. These men became acquainted with one another from North Dakota to Kentucky and Tennessee and from Ohio out to the Rocky Mountains. It was a great inspiration to see that magnificent audience of fire insurance men and certainly the younger workers in the vineyard were filled with a sense of pride in noting the caliber of men represented in these gatherings. While the programs of meetings then were composed of set

speeches they were educational and those that had the privilege of listening to them will never forget some of the outstanding events.

Today there is need for a different sort of a program. THE NATIONAL UNDERWRITER has advocated that the annual meetings be held in February when companies are having conferences of their field men in Chicago, analyzing the results of the previous year and making plans for the rest of the year. The NORTHWEST ASSOCIATION program could be well linked into these company conferences. It should be an educational institute to which men could go to school and come in contact with those who are authorities on various subjects. The teacher should be a master in his particular field and there should be ample time for questions and comments on the floor. We hope that President MAXWELL and his cohorts will be able to work out some sort of a program, even if not nearly as extensive as in years gone by, because there is a need for a broad, practical, intensive educational body that will give the field man an opportunity to go to school, so to speak, and improve his technique.

Timing the State Meetings

A NUMBER of state associations of local agents hold their annual meetings soon after the convention of the NATIONAL ASSOCIATION OF INSURANCE AGENTS. This has caused discomfort and confusion to the executive office, inasmuch as all hands were busy preparing for the annual meeting climaxing the year's activities. Therefore, when the states hold their meetings so soon after

the big national convention some consider it a sort of anti-climax.

Officials of the state bodies say that October and November are the normal months for the state meetings during the fall. Some associations meet in the spring. There are not many that hold meetings in the summer. Furthermore, those that do meet in the fall evidently feel that there is much to say following

a national meeting because controversial questions and other features arising at that time make interesting topics. The National association evidently is somewhat embarrassed in sending speakers out directly following the meeting. This year there was an avalanche of demands. The officials and members of the executive committee are pretty well exhausted following the annual national meetings. Therefore, to start out on a speaking tour

directly afterwards is a considerable tax on their strength. Furthermore, the new executive committee has not been appointed and in some ways it seems inappropriate to send a man on the old committee who may not be reappointed. Altogether, the subject of proper time for state meetings with relation to the big national convention is something to consider with a view to better correlation.

PERSONAL SIDE OF BUSINESS

S. C. Hadley, Detroit local agent, was elected vice-chairman of the Great Lakes region of the National Association of Real Estate Boards' brokers division at the meeting in Pittsburgh.

After attending the annual convention of the National Association of Insurance agents at Dallas, **Donald C. Hancock**, Richmond, Va., local agent and a past president of the Virginia association, motored to Monterey, Mexico, and got the thrill of his life viewing a bull fight there. He was accompanied on the trip by Mrs. Hancock and their daughter. He covered nearly 4,300 miles on his trip.

G. W. Booth, chief engineer of the National Board, attended the annual convention of the International Association of Fire Chiefs at Oklahoma City.

Denzil Lowe of the McNaughten Agency, Hutchinson, Kan., chairman of the fire prevention committee there, is spending seven weeks at the military camp near Baltimore. He is an officer of the Kansas national guard unit at Hutchinson.

A. E. Smoll and **E. C. Beezley**, Wichita, Kan., agents, are among the big game hunters in the mountain regions of New Mexico. Pending the opening of the deer season Nov. 1, they are spending the week hunting bears and lions. Mr. Smoll, a past president of the Wichita Insurers, makes such a trip each year and always returns with a good bag.

William M. Brown, 64, Kentucky state fire marshal for the last six years, died after an illness of two years. He was in charge of Kentucky investigations for the National Board prior to his appointment as fire marshal.

George C. Aschermann, vice-president Pilot Reinsurance of New York, died at his home in Verona, N. J. He had been ill for several months.

J. W. Dunlap of Leroy, O., who is in charge of the printing and supply department at the head office of the Ohio Farmers, stopped in Chicago en route from Iowa where he had been to attend the funeral of an aunt, 90 years old. Mr. Dunlap is a former newspaper man, having been editor and publisher of a paper at Lodi, O., before joining the Ohio Farmers.

P. T. Kelsey of Southern Pines, N. C., retired U. S. manager of the Sun, last summer at his camp in the neighborhood of Plymouth, N. H., strolled over to the village green to get a look at a statue which could be seen from the main thoroughfare. He was sur-

prised to read on the bronze plate, "Daniel Webster Burrows to the Town of My Youth." **D. W. Burrows** was well known in Chicago local insurance circles in days gone by. He was Cook county manager of the North America and Pennsylvania Fire when J. F. Downing of Erie, Pa., was western manager. He organized the agency of D. W. Burrows & Co., which was finally succeeded by the present agency of Marsh & McLennan. He lived in Plymouth, N. H., as a young man. The family home is still there. He made provision for this memorial in his will. The statue is a life size bronze figure of a boy scout in the act of drinking from a pool, the water falling over his hands forming a fountain. The model was a local boy in the neighborhood. It is a very beautiful piece of work. The presentation was made in 1933. When Mr. Burrows retired he went to Woodstock, Vt., where he had a blooded stock farm, and died there.

Victor Hodgkin, Wichita local agent was elected to the honorary 33rd degree at the Scottish Rite Masonic meeting in Washington. The Knights Commander was conferred on E. C. Beezley, Beezley-Webb agency, Wichita.

David F. Walker, Jr., 73, local agent in Salt Lake City for 35 years, died there following a long illness. He was for many years a member of the Giesy & Walker agency, but for 10 years or more had conducted an agency under his own name.

J. M. Mendell, Pacific Coast manager London Assurance, San Francisco, has rounded out 45 years in insurance. He started as a junior clerk in October, 1892, under Manager W. J. Landers. He became a special agent in 1902 and was advanced to assistant manager in 1912. On the death of Manager A. W. Thornton in 1923, Mr. Mendell became Pacific Coast manager.

Wilfred Kurth, chairman of the Home, who has been confined to Doctors Hospital in New York for several weeks, has recovered to such an extent that he has been removed to his home in Ridgewood, N. J.

George W. Holton, vice-president Phoenix of Hartford, has been making a western agency visit, stopping in Chicago, Cincinnati, Louisville and other points.

Howard J. Zibble, who is engineer and special agent for the Willett E. Main Insurance Agency at Madison, Wis., was married this month to Helen

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Jean Shepherd, of Wilmette, Ill. Mr. Zibble is the son of Mr. and Mrs. Walter Zibble of Wilmette. The wedding took place in the chapel of the First Presbyterian Church of Wilmette. Mr. Zibble was graduated from the fire prevention engineering course at Armour Tech in 1934, and until he joined the Main office was engineer in the Kentucky Actuarial Bureau at Louisville. The newlyweds will reside at 106 South Hancock street, Madison.

L. L. Neuberger, Wisconsin state agent National Fire, and Mrs. Neuberger have announced the engagement of their daughter Jane, to James B. Wilsey of Milwaukee. A spring wedding is planned.

Ray E. Hiscox of the Soevig & Hiscox agency, Milwaukee, is a proud grandfather through the birth of a son to Mr. and Mrs. R. J. Collins of Fort Wayne, Ind. Mrs. Collins is the former Jane Hiscox.

J. H. Doyle, general counsel National Board, is due to return from San Francisco Friday. He has been on his customary visit to the Pacific Coast department.

David Atkinson, special agent for Phil Grossmayer General Agency, Portland, Ore., is confined to the St. Vincent's Hospital due to a broken hip incurred in an automobile accident. He is expected to be in the hospital for a month.

Harry E. Helm, secretary Fidelity & Guaranty Fire, has returned to the head office after attending meetings of the Tennessee Association of Insurance Agents in Chattanooga, Oklahoma Association of Insurers in Oklahoma City and stopping in Kansas City, St. Louis and Chicago.

James S. Loeb, vice-president of the Ferd Marks Insurance Co., New Orleans, will celebrate his 50th anniversary with the firm next February.

Furman M. Fargo was listed at the meeting the other evening of the Life Members Society of the Fire Underwriters Association of the Northwest as having been connected with the association 45 years or more. Mr. Fargo is active in the field in Minnesota, representing United Firemen's through the Fred L. Gray company of Minneapolis. Just last March the Fred L. Gray Company conducted "Furm Fargo Month" as an appreciation of the field force to one of the "distinguished men of fire insurance." During that month over \$25,000 in premiums was turned in in tribute to Mr. Fargo. He entered the business in 1893 as a junior in a St. Paul agency. In 1899 he became a special agent in Minnesota for the firm and since then has been continuously in the Minnesota field. In 1932 he went with the Fred L. Gray Company traveling for the United Firemen's. He traveled for that company between 1895 and 1908 which was some time before the Fred L. Gray Company became general agent in the northwest for United Firemen's.

Kansas Mutuals' Convention

The annual convention of the Kansas State Association of Mutual Insurance Companies will be held in Wichita Nov. 17-18, instead of Nov. 20-21, as previously announced. In view of the government's rural electrification program, J. W. Handy, Wichita electrical inspector, will be one of the important speakers.

The Oklahoma insurance board has licensed the Fireproof Sprinklered Underwriters of New York.

WANTED

Special agent capable of producing fire and allied lines with experience in Virginia and/or North Carolina. An excellent opportunity.

ADDRESS C-55 NATIONAL UNDERWRITER.

Duluth Agents Help Keep Up Liscomb's Business

DULUTH, MINN. — While Charles F. Liscomb is absent from Duluth on business connected with his office as president of the National Association of Insurance Agents, his agency business will be in good hands. Each member of the Duluth Underwriters Association has agreed to turn in at least one piece of business a month to Mr. Liscomb's agency. This is in recognition of the honor he has brought to Duluth as national president.

Intensive Work Is Done in Compiling State Hand Books

The "Underwriters Hand-Book" department of THE NATIONAL UNDERWRITER located at Cincinnati, which compiles and gets out the various state directories or reference books, did intensive work during the last month inasmuch as it produced five state books. The reference books from the press of THE NATIONAL UNDERWRITER were Illinois, Michigan, Minnesota, Kansas and a brand new book for Ontario, Can. The Ontario book required much pioneering work and the development of the material, mobilization and analysis occupied about twice as much time as the ordinary state book.

The Underwriters Hand-book schedule this year called for the publication of 14 books covering 18 states and the province of Ontario. Up to date, 11 of these books have been delivered, leaving Missouri, Nebraska and Ohio to come out in November. At the peak of the production, the hand-book department at Cincinnati employs about 20 people. This is in addition to the salesmen, correspondents and other sources of information in the field. In the course of the production period of these state books which lasts about seven months, there are 750,000 agents' licenses handled, sorted, compiled, typed and set in type. In addition there are hundreds of other items which go into the book to be gotten in shape, such as lists of field men, insurance laws, adjusters lists, statistics, etc. These Underwriters Hand-Books have become recognized as the most complete and up to date volumes of the kind that are gotten out.

Tinklepaugh Reports as President at Kansas Agents Meeting in Topeka

TOPEKA—H. O. Tinklepaugh of Kansas City, at the annual meeting here this week of the Kansas Association of Insurance Agents, gave the presidential report, stating that the agents were disappointed at the fate of the financial responsibility bill in the legislature, but he feels that Kansas will soon pass such a measure. He cited the good work done by the Business Development committee, there being eight meetings in various parts of the state. The executive committee, he said, has given study to the state manager, the full time secretary project and, it is the hope that in the near future they may be given a trial.

The membership is slightly below that of a year ago. The Kansas department gave its approval to the retrospective plan for workmen's compensation insurance and he said the executive committee feels that this may be the answer to a number of problems connected with this class. He congratulated the legislature for passing an amendment to the insurance code which requires that all casualty policies as well as fire covering on property within the state be signed by

a resident agent, who will receive the customary commission.

Some 400 Kansas agents and company men are attending the convention. The opening event was the annual golf tournament at the Topeka Country Club Wednesday afternoon, arranged for that day to stimulate attendance for the opening of the regular session Thursday morning.

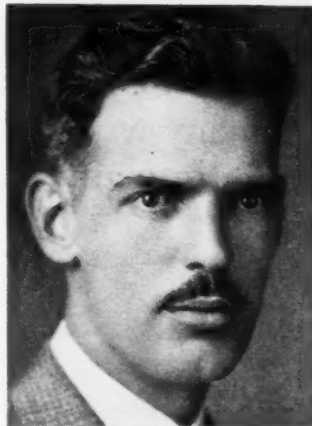
The executive committee, with Frank T. Priest of Wichita as chairman, held its annual pre-convention session, with a dinner meeting Wednesday night as guests of the Topeka Board of Fire & Casualty Underwriters. That evening a sound motion picture, "A Trip Through

Underwriters' Laboratories," was shown by C. R. Welborn, secretary of the laboratories. This was followed by the annual "get-together" sponsored by the Kansas Blue Goose.

Saint Is Retained

OKLAHOMA CITY—At the first meeting of the newly elected executive committee of the Oklahoma Association of Insurers, J. D. Saint was retained as manager. The committee also endorsed the program of the two former administrations and authorized the manager to go full steam ahead in executing its provisions.

SALES PLAN HELPS AGENTS MAKE MORE MONEY



● "The excellent results PRACTICAL PROSPECTING has helped me to produce convinces me it is the best profit provoking idea that has ever hit this agency." . . . A. D. HEISTER, head of the 35-year old J. P. Heister and Son Agency, 620 Provident Bank Bldg., Cincinnati, Ohio.

Today every insurance salesman should try to take advantage of every new opportunity that presents itself from our steady improvement in business. A. D. Heister and scores of other users of PRACTICAL PROS-

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There is no mystery about their methods—they simply use modern selling tactics, and any agent can get the same results by following the plan set forth in PRACTICAL PROSPECTING. Included are not only the ideas on the course to follow, but the essential record blanks, files and sales material, to enable you to put the plan into immediate operation.

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The first policy—for fire only—was written in a one-room office. In a modern three-story brick building on the site of the original office, the Company writes fire, windstorm, automobile and allied lines of insurance in many States and in Canada.



Its "Famous Trade Mark", the Old Man on the Fence, symbolizes its origin and sturdiness.

Through conservative, experienced, and careful management the Ohio Farmers Insurance Company has become a strong business institution.

The Ohio Farmers Insurance Company owns and operates the Ohio Farmers Indemnity Company which writes automobile bodily injury and general casualty insurance.

OHIO FARMERS
INSURANCE CO.—LEROY, O.

Ohio Agents Hold Annual Gathering

Eyes Compulsory Cover, Finance Business, "Co-ops"

H. S. Martin, in Presidential Address, Treats Three Issues of the Day

Harvey S. Martin of Toledo, in his presidential address at the annual meeting of the Ohio Association of Insurance Agents, treated the issues of compulsory automobile insurance, consumer cooperatives and automobile finance business.

For the past five years, he recalled, compulsory auto insurance bills have been introduced in the Ohio legislature. The fact that they have been successfully resisted so far is no assurance that change will not come.

The big problem is the private pleasure car, he said.

Interstate buses and trucks are now regulated and intra-state operators are gradually being placed under control.

Responsibility Laws

Financial responsibility laws are not altogether satisfactory and no method has been proposed that will be practical, reasonable and satisfactory to all.

The consumer cooperative movement, he declared, demands the united effort of all agents to preserve the foundation of American business. The consumer cooperative tendency is in the direction of pure socialism, he said. No particular group can follow this method exclusively to their own advantage. Sooner or later it will be the general method throughout all business, with the result that there will be no profit in production or business for anyone.

The essence of the movement is the abolishment of the profit system and the elimination of the established retail dealer and the insurance agent. The insurance business, with its missionaries in every hamlet, envoys in every city and ambassadors in every state, is potentially a tremendous force in advancing the cause of democracy against socialism and communism.

As to automobile finance business, Mr. (CONTINUED ON PAGE 51)

Secretary Lloyd Reviews the Year's Highlights

John A. Lloyd of Columbus, secretary of the Ohio Association of Insurance Agents, in his annual report said that the organization had been active in conferences with the Ohio unemployment compensation commission, the federal department of internal revenue and with legislative committees regarding social security legislation in Ohio. The Ohio act applies to employers of three or more persons while the federal applies to those involving eight or more employees. The department of internal revenue and the social security board, Mr. Lloyd said, have refrained from making a general ruling on agents and solicitors as to whether they are employees but have insisted on treating each case separately.

Automobile Financing Violations

Referring to financed car insurance, Secretary Lloyd said that the association has presented to the insurance department over a period of more than two years and is continuing to present a mass of evidence of alleged violations. The department has not made a ruling on the original complaint but has made new rulings dealing with related phases of the problem. These rulings, Mr. Lloyd declares, are inadequate. The association insists that there are violations and that the insurance companies accepting business from auto dealers and finance companies should be required to desist or have their licenses revoked.

Regarding examinations for licenses, the insurance department took the position when the law went into effect that the examination should not be made difficult. The first effect of the new statute was to reduce the number of people who were licensed because a high percentage failed to take the examinations. Of those that did take it, the percentage of passing grades was exceedingly high, being better than 90 percent. This high percentage added to the weakness of the system, Secretary Lloyd stated, and as soon as it was felt practicable the department tightened the requirements by removing the option as to the questions to be answered making all questions submitted "Required questions" and raising the grade necessary for passing from 70 to 75 percent. These steps, the report said, have not solved the problem. The association recommends that all

questions and answers heretofore in use be withdrawn, that applicants be given more difficult questions which will search out their knowledge of the contracts of insurance and that the questions be so drawn as to require full and complete answers. Furthermore, it recommends that a specific and larger number of questions be given and each be required to be answered and that all questions be based upon the contract and none on the suitability or good faith of the applicant. The last recommendation is that an applicant who fails in the examination be not allowed to take it again for one year.

For a number of years, the secretary's report said, Ohio has been a favorite hunting ground for so-called automobile service associations offering contracts purporting to furnish service to the auto owner but which, in fact, have encroached on the automobile insurance field. The department has succeeded in putting most of these out of business.

Report on Legislative Features

The report dealt at some length with legislation, Robert O'Brien of Columbus being chairman of the legislative committee. Much of the legislation dealt with taxes of various kinds, considerable of it having a direct application to insurance. There was a general cry that there be no new taxes. There was a demand that there be a proper reallocation of state funds produced by present taxes. Superintendent Bowen was commended in his efforts to crack down on unauthorized companies.

The major development in the association's work, Secretary Lloyd said, has been the organization of a rural agents program. P. W. Tribolet of Bellevue is chairman. The committee proposes a series of 30 regional meetings throughout the state, the issuance of factual bulletins on the operation of non-agency companies.

Regarding the "junior organization," the report said that while the idea is remarkably fine it has not achieved the success that was predicted.

The report said that the part timer in insurance is an evil although there may be mitigating circumstances which may make him a necessary one. Many thousand licenses, Secretary Lloyd declares, (CONTINUED ON PAGE 51)

McElroy Named As President at Session in Toledo

No Disturbing Issues Arise—Present Administration Is Commended

NEW OFFICERS ELECTED

President—Austin McElroy, Columbus.

Vice-president—L. Calvin Jones, Youngstown.

Secretary-treasurer—John A. Lloyd, Columbus.

National Councillor—Harvey S. Martin, Toledo.

New Trustees—Third District, Theodore Safford, Cincinnati; Fourth District, M. H. Hallinean, Springfield; Seventh District, E. S. Davis, Cleveland.

Holdover Trustees—First District, Robert O'Brien, Columbus; Second District, W. C. Hazlebeck, Portsmouth; Fifth District, Glen Webb, Lima; Sixth District, P. W. Kridler, Fremont; Eighth District, E. F. Benson, Akron; Ninth District, I. S. Hewitt, Youngstown.

By JAMES C. O'CONNOR

TOLEDO—With a record-breaking attendance, the Ohio Association of Insurance Agents held a harmonious and enthusiastic annual convention marked by a preponderance of educational talks and group discussions. At the close of the session, sentiment was unanimous that President Harvey S. Martin and Secretary John A. Lloyd had completed an outstanding administration.

No disturbing issues manifested themselves. For a while, it looked as though the matter of insurance on financed automobiles might crystallize into a demand for positive action but eventually the association reduced this to a discussion of various aspects of the question and passed a resolution calling for steps to prevent any impairment of the interests of resident agents in this business. The proposed agency contracts likewise failed to become an issue, Secretary (CONTINUED ON PAGE 38)



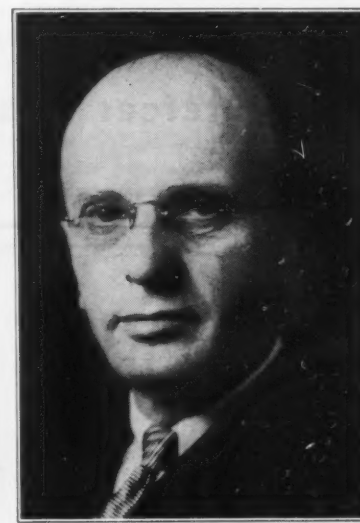
AUSTIN McELROY, Columbus
New President



L. CALVIN JONES, Youngstown
Vice-President



JOHN A. LLOYD, Columbus
Secretary-Treasurer



HARVEY S. MARTIN, Toledo
National Councillor

Surprising Attendance at the Fidelity Bond Forum With Col. H. P. Dunham Presiding

A surprising crowd of over 100 attended the conference on fidelity bond production sponsored by the Ohio Association of Casualty & Surety Managers during the convention of the Ohio Association of Insurance Agents. Col. H. P. Dunham, vice-president, American Surety, presided. Talks by an agent, an assured and a company man featured the meeting.

Banker on Bonds

After L. C. Jones, Youngstown, chairman of the Ohio association's surety committee, extended greetings, John McLean, Toledo, read the paper of E. P. Brooks, of the same city who was unable to be present. The greatest obstacle in selling fidelity bonds, the paper pointed out, is the fear of an employer that he will embarrass employees by putting them under bond. The conference companies, Mr. Brooks' paper declared, should relax their rules to permit them to meet competition, which has taken many profitable risks.

The ancient origin of suretyship and its modern importance was pointed out

by H. E. Cook, president, Second National Bank, Bucyrus, O. Banks, he declared, are the largest buyers of fidelity bonds, and yet many of them are still underinsured. Fidelity coverage, he stated, is more important to a bank than fire or any other form of insurance. A bank must always place the solvency and reliability of the carrier above questions of premium.

Mr. Cook got a decided reaction from his audience when he declared that a survey was recently made of 90 of the 107 bank failures which have occurred since the advent of the Federal Deposit Insurance Corporation. In 30 of these cases, the primary cause was uninsured or inadequately insured defalcations.

Spencer Welton, vice-president Massachusetts Bonding, gave a sales talk.

Ohio Membership Roll

Secretary Lloyd stated that membership in the Ohio Association of Insurance Agents has, since Sept. 1, 1937, included membership in the National Association of Insurance Agents and the fees of the members in the National body are paid by the state association. The membership at the close of the fiscal year was 1,116. Local boards in the various counties are becoming coextensive in increasing numbers.



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General Liability
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CELINA, OHIO

Licensed in

Ohio, Indiana, Iowa, Kansas, Neb., Colo., Pa., Cal., Dist. of Columbia, Maryland

Ohio Farmers Official Talks at Toledo Meeting



C. D. McVAY, LeRoy, O.

Executive Vice-President C. D. McVay of the Ohio Farmers was one of the principal speakers at the annual meeting of the Ohio Association of Insurance Agents at Toledo this week. He entered the employ of the company in 1922, was chosen general counsel four years later and vice-president in 1932. He is a director of the Ohio Farmers and the Ohio Farmers Indemnity. He is an Ohio State University graduate.

Rural Agents Committee Holds Fine Conference

The aggressive campaign of the National Association of Insurance Agents for membership among rural agents was reflected in the prominence given the group conference on rural agents' problems at the convention of the Ohio Association of Insurance Agents. P. W. Tribolet, Bellevue, presided and gave a demonstration of meeting mutual windstorm competition. He also stated that at future Business Development Office meetings photostatic copies of policy forms and by laws of mutuals will be supplied to agents. R. W. Forshay, Anita, Ia., chairman rural agents committee National association gave the main talk.

Local Board Conference

A luncheon conference considered local board problems, presided over by C. O. Ransom, Cleveland. About 50 took part in the discussion, which centered about education and raising of qualifications. Mr. Ransom called this the greatest future work of the local board and looked forward to the adoption of some standard degree or title, comparable to the C. P. A. The accounting profession, he declared, should be the ideal for insurance men to follow. He described the present condition of insurance as a vicious circle—the

Rural Agents' Campaign Is Termed Fine by Carter

Agents have a fine opportunity to contribute something worth while to the business and the American agency system by developing the rural agent's program, R. W. Carter, farm superintendent Aetna Fire western department, Chicago, told the Ohio Association of Insurance Agents in a talk. Competition today is more severe than ever before, he said. Questions to ask, Mr. Carter said, are: What has been done recently to attract business to the agent? How large a measure of service is given with the contracts sold? Whether clients feel the agent's commission is earned?

The large growth of the consumer cooperative movement in this country, he said, places the obligation on agents to put their service under the microscope and determine whether it should be improved. It is a problem what to do in meeting non-stock competition.

Little Latitude in Rates

Companies cannot reduce their rates so they will approach those of the non-stock carriers.

Stock agents must make up their minds to the necessity of being able to sell their policy at a higher cost because it is a better product. In connection with farm rates, if the wheat could be separated from the chaff, something could be done about the rates, he said. The companies are aiding by broadening the conditions and coverage, often without increase in cost.

But it is the agent at whom the consumer cooperative movement is aimed, the theory being that he is not worth his commission and the business can function without him. "Are you prepared to accept this challenge?" Mr. Carter asked. "Can you prove your worth? We think you can."

Service Is Main Factor

The situation requires knowing the business, knowing the competitor's business, planning the work and working. A first step is to take care of client's business, he said. Because a policy is well written today does not mean it will fit a client's needs in future. The coverage must be kept up to date.

Mr. Carter noted as a significant sign the enthusiastic way in which agents and companies have banded together to meet non-stock competition. They have lost the defeatist attitude of the past and there is every indication they will conduct an offensive campaign rather than a defensive one.

companies appointing unfit agents, the agents doing nothing about it, and the public exercising no discrimination in deciding from whom it shall buy insurance. Using company service men has further blinded assured to the comparative worth of agents.

A general discussion of promiscuous appointments and enforcement of "in or out" rules followed Mr. Ransom's remarks.

The America Fore group was represented by H. W. Larue, secretary, and C. J. Lingenfelder, agency superintendent, Chicago, and B. C. Sauer, manager, and L. J. Bradshaw, agency supervisor, of the Fidelity & Casualty at Cleveland.

Complete Department Office Facilities in Ohio

DETROIT FIRE & MARINE INSURANCE CO.

OHIO DEPARTMENT

50 West Broad Street

Columbus, Ohio

Fire — Windstorm — Automobile — Inland Marine

Member Great American Group

McVay Offers Constructive Fire Insurance Message

Ohio Farmers Executive Praises System That Has Functioned Well

C. D. McVay, executive vice-president Ohio Farmers, spoke before the Ohio agents' meeting at Toledo. He said that corporate fire insurance is an integral part of the economic whole which constitutes American business, professional and industrial life. It has developed along free lines. It started in a small way and has grown and expanded until it touches every phase of commercial and domestic activity. It has furnished the protection necessary to the development of the nation. It has done much to furnish a large part of the funds necessary to support the bond issues of governmental enterprises as well as private industry.

Mr. McVay touched on the standard fire policy, saying that the New York form was first adopted in 1886. It was used for 32 years and stood the test and needs of the times. A few of its provisions were given interpretation by the courts that were not in accord with the intention of the makers. The New York legislature in 1913 adopted a resolution directing the insurance superintendent to propose to the National Association of Insurance Commissioners the appointment of a committee to consider and recommend changes in the policy. The committee took up the subject with executives, insurance organizations of all kinds and the present law was enacted in 1917. He cited this as an outstanding example of constructive achievement on part of fire insurance for the benefit of all concerned.

Praises National Board

Mr. McVay paid high tribute to the National Board. He characterized it as "one of the finest institutions in the whole of American business and professional life." On account of its active work in reducing fire hazards and maintaining building and fire fighting standards the average cost of fire insurance has been constantly reduced. While the cost of living in other respects and the cost of government has been increased tremendously, fire insurance goes downward. In Ohio the average fire insurance rate has been reduced from \$1.13 in 1900 to 53 cents in 1936. From 1900-09 inclusive the rate was \$1.13; from 1910-19, 95 cents; 1920-29, 75 cents; 1930-35, 57 cents; in 1936, 53 cents. During all this time the companies met and discharged their obligations and when the depression years came they were found to be as sound as bedrock. Companies have cooperated, he said, to bring about a desirable condition.

The American agency system, he said, has abundantly demonstrated its fundamental soundness. He said there is no position of higher trust than that which is invested in the agents.

Mr. McVay said there always has been in a limited way competition of those institutions whereby insurance has been effected other than through agents. It is only in recent years, he added, that the people have witnessed the expansion and extension of these systems. The institution of new methods of such a revolutionary character, he said, contributes a direct challenge to the agency system. Mr. McVay declared that premium payers are certainly befogged in thinking that they are getting any saving in their insurance through mediums of this kind. He advised all assured to answer these questions:

Who is going to inspect the prop-

Marine Speaker



E. D. LAWSON, Chicago

E. D. Lawson of Chicago, manager western marine department of the Fireman's Fund, spoke at the Ohio agents' meeting on "Personal Property Floaters."

erties that are to be insured? Who is going to fix the insurable value thereof? Who is going to sift out the moral hazard? Who is going to adjust small losses? How long will the insured wait for the adjustment and settlement of such claims? Who is going to collect and be responsible for the premiums? Who is going to take care of cancellations? How are they to be effected? Who is going to take care of removal permits? Who is going to see that the interests of mortgagees are properly protected? Who is going to take care of the immediate needs of policyholders as the result of changes of title, changes of occupancy and of possession? Who is going to counsel and advise with the client relative to the proper forms and rates applicable to a given risk? Who is going to acquaint the insured with the advantages of new developments, such as the supplemental contract, reporting forms and inland marine covers?

These and countless other everyday questions present themselves to anyone familiar with the business. These are services and activities that must be performed, that are now being performed largely by agents, and must be paid for no matter what system is devised for the writing of insurance. These services are a part only of those which must of necessity be performed through the American agency system, and must be performed by men on the ground, trained and qualified, and who can bring a highly professionalized and experienced knowledge to the task in the interest of their policyholders.

Agents Must Be Qualified

He laid particular stress on the intelligent and useful service of agents and said that people are willing to pay for constructive work of this kind. To perform such a service, he said, agents must be trained, qualified and they must be on the ground. They must bring to work highly professionalized and experienced knowledge. Even the simplest of insurance needs, he said, require the consultation and advice of a qualified agent. He said it should be the determination of those engaged in insurance that the present agency system shall be preserved and remain free and independent.

Supporting Col. H. P. Dunham for the American Surety were W. H. Riley, district supervisor, New York, and G. F. Ainslie and C. S. Maxson, resident managers at Columbus and Toledo, respectively. An exhibit of fidelity and surety sales helps was displayed outside the convention room.

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Atlas Building, Columbus, Ohio

Personal Property Form Offers Big Possibilities

E. D. Lawson, in Addressing Ohio Agents, Emphasizes the Sales Opportunity

Inland marine insurance in the short period of 20 years has grown from a branch of comparative unimportance and obscurity to a place of national importance and recognized great possibilities, E. D. Lawson, western marine department manager Fireman's Fund, Chicago, stated in a talk at the annual meeting of the Ohio Association of Insurance Agents.

At the time of the world war, marine underwriters were busily engaged in writing war risk insurance on maritime commerce and the inland marine business was confined to insurance on hulls and cargoes on the Great Lakes and rivers, with a sprinkling of transportation coverage.

Main Growth Since War

"It was not until the close of the war," Mr. Lawson said, "when the flow of war risk premiums ebbed, that marine underwriters, who have pioneered in many forms of insurance later adopted by fire companies, began reaching into the inland field. Then there were only 20 or 30 companies writing this class, with the bulk of the business going to four or five underwriting offices. When you consider that today there are over 200 companies actively soliciting this class of business you will realize the immense strides made in this short space of time."

American domiciled companies can be credited with having perfected and broadened the coverage written many years ago by London Lloyds known as the "comprehensive householders' policy," making of it the present personal property floater, he said. The old Lloyds contract was limited in coverage, contained a 100 percent co-insurance clause which made it objectionable, but was the broadest coverage available at the time.

All-risk Cover Attractive

The all-risk features of the present personal property floater have created a wide demand for this coverage. When in the past several insurance departments ruled out the form, public opinion caused its reinstatement and there is now only one state in middle western territory where the form is not written.

Mr. Lawson said in soliciting personal property floater risks the agent has strong arguments in explaining that this form covers the personal property of the assured and members of the family residing with him against all risks of loss or damage. It covers jewelry and furs not scheduled up to \$250, and additional jewelry and furs may be scheduled at regular jewelry and fur rates, if desired. It also covers damage done to residence by burglars and thieves, and gives money coverage up to \$50, with additional money coverage if desired. It is so broad it covers not only fire but burglary, earthquake, windstorm, water damage, etc., he said. The most graphic picture of its broad coverage can be given by agents through reciting some of the less common losses that have been settled.

Unusual Losses Paid

Mr. Lawson cited: Bottle of ink spilled on carpets, hot plate ruining finish on dining room table, smoke and soot damage from oil burner and fireplace, sterling silver plates melted in oven, fishing rod lost overboard when casting, cigarette burns, golf clubs and luggage stolen, mysterious disappearance of ladies' garments when maid was dismissed, etc.

Other losses which he listed were: Spilling of liquids on rugs, furs, clothes and linens; valuable rug chewed by dog, piano legs clawed by cat, painting falling from wall, lamp damaged near open window when wind blew drape against

Presides Over Luncheon for Local Board Officials



C. O. RANSOM, Cleveland

Buckeyes Fall as the Autumn Winds Blow

Somewhat of an innovation at the convention of the Ohio Association of Insurance Agents was the staggering of group and full convention sessions. After the first morning session, two group luncheons were held. The Tuesday afternoon session provided two speakers, after which came the group conferences on rural agents and surety bond production. Then on Wednesday the convention session was broken by two more conferences, a continuation of the rural agent's discussion and a round table on rating problems in municipalities. After these discussions, the convention reconvened for election of officers. The plan met with general approval, the feeling being that this arrangement broke the tension of a heavy program and gave those in attendance a breathing spell.

Leonard Peterson, secretary, New York, and Slim Wherry, manager service department, were on hand for the Home of New York.

With registration nearing the 400 mark, the silver ballroom of the Hotel Secor was filled to overflowing during the convention sessions and the banquet. Local agents provided a comfortably large percentage of those in attendance.

F. H. Witmeyer, development director, Syracuse, N. Y., represented the Excelsior Fire.

Walter Meiss, executive general agent London Assurance, New York, introduced R. W. Buhl, the new advertising manager, to the agents.

Convention badges rivalled the rainbow, being blue for members, white for company men and other guests and red for officers, trustees and speaker.

R. R. Wilde, secretary, New York, who takes supervision over Ohio in the new home office lineup, represented the Corroon & Reynolds home office.

E. W. Hotchkin, New York, western manager Royal-Liverpool Group, presided over his company's headquarters, assisted by E. C. Pierce, New York, executive special agent, Globe Indemnity.

it; silver knives, forks and spoons thrown out with garbage; vandalism of children breaking into home when owner was away; children's coats, gloves and sweaters left at school or elsewhere; clothing, piano and furniture in basement damaged when drain backed up during heavy rain; parcel post shipments to students and Christmas presents lost.

The Ohio Farmers, as usual, had a big delegation present, headed by Don McVay, vice-president; J. C. Hiestand, secretary, G. S. Valentine, assistant secretary; P. A. Wilder, farm manager, and J. W. McKeown, casualty manager, all of LeRoy.

National Surety sent Sherman G. Drake, vice-president, from the home office, assisted by F. R. Middleton, manager Ohio service office, and Tom Griffin, resident manager, Detroit.

The North America companies were represented by V. L. Montgomery, assistant manager western department, and A. T. Moyer, automobile manager, Chicago.

The Standard Accident maintained large headquarters with Hal White, agency superintendent at the home office, in charge, assisted by J. B. Gillespie, Jr., manager Columbus service office.

From the western department of the Hartford Fire at Chicago came P. S. Beebe, agency superintendent; Ray Starks, underwriting superintendent; J. L. Meyer, production superintendent, and F. I. Sipp, assistant automobile and inland marine superintendent. F. E. Braden Bauch, Pittsburgh manager, was also on hand.

Following the usual custom of the Ohio association, Vice-President Austin McElroy presided from the opening of the convention until President Martin

Junior Association in Ohio Is Disbanded

Elimination of the junior association was decided upon at a luncheon meeting. S. T. Hilbert, East Liverpool, president of the younger group, declared that the potential membership was decidedly limited and that the junior association had little to offer members which they could not get from the state association. The original plan of the junior association called for members from those whose fathers had been in the business or who were associated with member agencies as solicitors or junior firm members. After a discussion of the matter, in which President Martin and Secretary Lloyd took part, the group recommended to the board of trustees that it be disbanded and that more younger members be given committee assignments and similar work.

made his report. Mr. McElroy referred to it as the Notre Dame custom of "starting the shock troops."

Losses Under Blanket Policies

Question—I shall appreciate your clearing my understanding in adjusting losses under blanket stock policies to which both the 80 or 90 percent coinsurance clauses also distribution average clause have been attached that before allocating insurance as provided under the distribution average clause it is first necessary in all cases to apply the coinsurance clause to determine that assured has complied with the coinsurance clause in effect. The distribution average clause clearly states: "It is understood and agreed that the amount insured by this policy shall attach," etc. This strongly indicates that we must first by applying coinsurance clause determine the amount insured by the policy before we can distribute the amount of liability. The writer will appreciate your advising if it is a fact that coinsurance clause must be applied to produce the amount of insurance in force before the distribution average clause can be employed.

Answer—Most adjusters feel that it

does not make much difference in allocating losses on blanket policies containing both a coinsurance clause and a distribution average clause what is applied first. The distribution average clause establishes a limit of insurance beyond which the insured cannot recover for each building. Consequently, it is usually called into play in case of losses which are total or nearly total in one building. The coinsurance clause, on the other hand, restricts recovery on all losses, if enough insurance has not been carried, and hence is most important in determining recovery under partial losses.

To illustrate, let us assume that the insured has property in five buildings on his premises, with a total value of \$100,000 in each building. He carries \$400,000 insurance under a blanket form. Under the distribution average clause, or pro-rata distribution clause as it is called in other jurisdictions, he cannot recover more than \$80,000, or one-fifth of the total amount of insurance, in any one location. If an 80 percent coinsurance clause is attached, he is carrying sufficient insurance to comply with it. However, in the event of a total loss to the contents in one location, aggregating \$100,000, he cannot recover more than \$80,000 because of the working of the distribution average clause, even though he has fulfilled his coinsurance requirements.

Should he, however, have a loss of \$50,000 in one building, he can recover this loss in full, since he has met his coinsurance requirements and the loss is not more than the total amount of insurance applying at the one building by virtue of the distribution average clause.

Let us assume, however, that under the same conditions, he is carrying only \$300,000 insurance. The distribution average clause now restricts his recovery at any one building to one-fifth of \$300,000 or \$60,000. He also has failed to comply with his coinsurance requirement.

(CONTINUED ON PAGE 37)

G. & R. Offer Is Rejected

The offer on the part of Globe & Rutgers of \$500,000 for the assets of Lawyers Title & Guaranty Co. and Lawyers Title Corporation has been disapproved by Supreme Court Justice Frankenthaler of New York. Superintendent Pink made the application for approval. Under the offer stockholders would be allowed to purchase 20,000 of the 120,000 shares. Globe & Rutgers owns 50 percent of the parent company stock.

Easterner Represents National Body in Ohio



C. STANLEY STULTS, Hightstown, N. J.

C. Stanley Stults of Hightstown, N. J., member of the executive committee of the National Association of Insurance Agents, represented that body at the Ohio agents' meeting.

W. C. Thornton Is New Wisconsin Head

Much Interest in Parley for Rural Producers

Higher Type of Salesmanship Is Needed to Combat Price Appeal

That a higher type of salesmanship among rural agents is needed to combat mutual inroads on stock farm business was emphasized by all speakers at the newly created "Rural Agents Conference," during the convention of the Wisconsin Association of Insurance Agents. Agents from many small communities, field men, home office officials, all agreed that mutual price cutting can best be met by intelligently directed sales effort that seeks to show the necessity for sound protection adequately serviced by full time stock agents.

Hugh A. Bird of Beaver Dam, president of the state association and himself vitally interested in rural problems, was chairman and skillfully guided the session. There was no formality.

Mr. Bird outlined the purposes of the meeting. He recalled the mid-year meeting of the National association last April at which the rural problem was definitely placed upon the National program. He asserted that in the past, rural agents felt out of place because the subjects discussed only applied to agents of larger centers and that the discussion at state and national meetings did not adequately fit the rural agents' needs.

Good Housekeeping

W. K. Porter of Burlington asked for help in meeting mutual competition. He was especially concerned with rate competition, which, he asserted, was almost 5 to 1 in favor of the mutuals. He asserted that stock companies must take cognizance of good housekeeping in farm risks. "The rate is the same for a whole class in stock companies, whereas the mutuals give credit for good housekeeping. Thus we have to charge the same rate for the good and the bad," he declared.

Wallace Rodgers, assistant secretary W.U.A., told of the companies' attitude on the rural agency question. He stated

Risley Shows Unfairness of State Fund Activity

The unfairness of the operations of the Wisconsin State Fire Insurance Fund was made clear at the meeting of the Wisconsin Association of Insurance Agents in Oshkosh in the address of G. F. Risley, special agent for Great American.

The state fund does not attempt to arrive at rates scientifically, but merely cuts by 50 percent the rates that have been calculated at considerable expense by the stock companies which the commissioner has approved as fair and equitable.

Mr. Risley observed that the state compels the insurance companies to support the insurance department, which in turn competes directly with these companies and their agents at cut rates.

Violate Rules of Safety

The underwriting rules of the state fund, he said, violate many well established rules of safety. Wisconsin laws limit the liability which a stock company may assume on any one risk to 10 percent of its assets. The fund, however, with assets of about \$3,500,000, carries about \$1,000,000 on the Hospital for Insane at North Oshkosh, \$900,000 on the asylum in Mendota. Each of these is outside of fire protection and is

subject to total loss. No reinsurance is carried. The state law provides that the minimum net line of the state fund shall be \$100,000.

The loss ratio of the state fund last year increased to 37 percent, which approaches that of the stock companies.

With so much liability concentrated in a few risks, the assets of the fund should be highly liquid, but it has \$203,408 in real estate mortgages, \$289,649 in farm mortgages, \$777,966 in the State Office building at Madison, which the state engineer last January valued at \$450,000; \$276,148 in the Orthopedic Hospital in Madison.

General Fund

Although the fire fund may withdraw money from the general fund, Mr. Risley said the question is how much of a drain the general fund can stand.

There is no provision in the state fire fund policy for cancellation. The insurance commissioner has complete authority over the insurance affairs of any local body insured in the fund because of the provision that once a political subdivision goes into the fund, it shall not buy any other insurance "except as may be certified by the commissioner of insurance to be necessary."

that the rural agents have been given a definite place in the zone meetings of the W.U.A.

President Bird asked Mr. Rodgers to carry the word to the companies that the agents had not had much encouragement from the companies in meeting mutual competition in communities where the mutuals have had splendid experience.

Twenty Township Mutuals

Mr. Bird declared in his own county there are 24 townships and 20 township mutuals operating. "It is a neighborhood affair," he said. "All policyholders are familiar with all risks." He showed that good loss ratios are thus obtained because a moral risk is automatically thrown out by pressure from neighbors whose own rates will advance because of neighbors whose moral standards are not up to par.

Mr. Porter stated that figures prepared in his office showed that a compilation in his community, embracing statistics of

20 mutuals, showed a mutual rate of 1½ mills as against 5 mills for the stock companies on the same type of risks. He insisted that a good risk with a long history of good behavior should be given a decided rate advantage.

President Bird called upon W. P. Scobie, farm special agent of the Hartford, for a field man's views on the Dauwalter plan. Mr. Scobie said the B.D.O. plan had not reached the rural agent in its full force. He stated improvement of the agent in his salesmanship ability can do much to eliminate mutual competition.

Thomas Larkins, special agent Hartford, was called upon. He contended the solution is a higher type of agency selling effort. He quoted a salesman at a salesmen's convention who said, "You can have the price, give me the service and I'll skin the stuffin' out of you!" He went on to say that an agent who sells a policy and then quits isn't doing his job. He must get out and see his policyholders.

Breakfast Session Again Highlight of Annual Meet

Much Discussion of State Fund and Mutual Competition

OFFICERS ELECTED

President—W. Conan Thornton, Fond du Lac.

Vice-presidents—Ralph Martin, Milwaukee; C. L. Manson, Wausau; Walter Scharr, Madison.

Chairman executive committee—F. L. Conroy, Oshkosh.

Secretary-treasurer—John G. Seidel, Milwaukee.

By ROY W. LANDSTROM

Wisconsin's state fund, that bugaboo of all insurance men in the Badger state, received a sound and convincing wallop from G. F. Risley, special agent Great American, at the annual meeting of the Wisconsin Association of Insurance Agents in Oshkosh. Retiring President H. A. Bird of Beaver Dam intimated that the present commissioner of insurance was not entirely friendly "to you as stock men." He urged especial caution in combating mutual competition, explaining that Wisconsin statutes make it difficult openly to attack mutual carriers.

Mr. Bird's remarks were made at the windup of the breakfast session after many pointed remarks were aimed at mutual competition, especially on compensation lines.

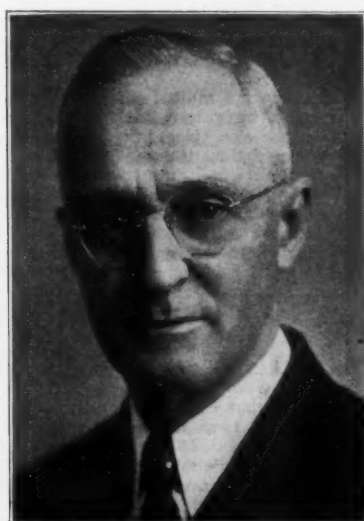
Breakfast Session Is Highlight

The breakfast session, now an established custom in Wisconsin affairs, again became the top meeting of the convention. Here, agents felt free to air their grievances, and likewise their praise, of association activities.

A preliminary meeting between state association officers and representatives of the companies cleared the way for active cooperation between the two groups in relation to regional meetings of the state body and Business Development zone meetings. Wallace Rodgers,



W. C. THORNTON, Fond du Lac
New President



H. A. BIRD, Beaver Dam
Retiring President



W. B. CALHOUN, Milwaukee
National Councillor



J. G. SEIDEL, Milwaukee
Secretary-Treasurer

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assistant secretary W. U. A., was an observer at this session.

The main session got under way when F. Lee Conroy president Oshkosh local board, introduced the mayor in an address of welcome. W. Conan Thornton of Fond du Lac, the newly elected president, responded.

Report of Administration

President Bird read the administration report, in which he declared that the executive committee had met 11 times during the past year. He cited the Kenosha resolution of last year which urged the prompt and full restoration of compensation commissions, stating that they were partially restored at this time. However, he still insisted upon complete restoration. He mentioned that the consumer cooperative movement had become a new problem, aided and abetted by Wisconsin statutes on cooperative enterprises.

His report placed the membership at 349 and reported that Eau Claire and Rock counties had come into the state association co-extensively.

John Seidel, secretary, said the association's net worth had increased \$390 during the past year to a total of \$2,013.

W. B. Calhoun's report as national councillor showed that 20,000 agents today are receiving commissions on HOLC loans, a gratifying accomplishment of National association activity.

Denounces Political Agencies

Outspokenly condemning political insurance agencies, Allan I. Wolff of Chicago, past National president, said they can easily be eradicated, since everyone knows that six or seven fire and casualty companies are the real offenders. "If agents would cease to patronize these companies, the evil would cease," he declared.

At this point Mr. Risley made his attack upon the state fund. It was logically and forcefully presented.

Oscar W. Beling, special representative Royal-Liverpool, spoke on "Agency Accounting." He maintained that too many agencies are expanding in premium volume and personnel without due regard for the related office activities. He said that attention was being drawn toward premium volume and not toward profit. A survey, he said, indicates an agent can expect an 8 percent profit on premium volume. To illustrate the necessity for close scrutiny of profit or loss on inside operation, he said, "If someone just handed you a \$1,500 premium you would pinch yourself, yet if you could save \$10 a month on inside operations you would have the equivalent of 8 percent on \$1,500, which amounts to \$10 per month." He urged the use of duplicates for expiration and live records as money savers. He dubbed the office personnel of most agencies as "the forgotten man and woman of insurance."

Sletterdahl on Cooperatives

Peter J. Sletterdahl, editor "Northwest Insurance," in evangelistic manner assailed consumer cooperatives as un-American. He asserted that "political witch doctors have planned everything for us with regard only for their own political ambitions." He traced the history of consumer cooperatives, observing that they flourish in periods of adversity. He urged all agents to take active part in state association activity.

The breakfast session, presided over by Val Gottschalk, Milwaukee, had as its topic the Business Development activity. The first speaker was Grover Miller, president Racine Board, who urged closer attention to local merchants. He maintained that insurance men are apt to patronize chain stores of all types when home owned institutions can adequately serve them.

John S. Rowland, Racine, suggested making calls on local people, offering the facilities of stock companies' engineering services in an attempt to reduce rates. He complained that casualty companies had not adhered to their promises to carry certain compensation lines. He suggested as a solution for the difficult compensation situation, a pool, similar

to the Western Factory Association, "so that we can have specialists who are schooled in the work they are to do."

He said that mutual men were specialists in only one branch of the business and knew it well. He urged pressure upon the stock companies to render a better service than mutuals. Thomas S. McQueen, also of Racine, spoke in a similar vein.

Blames Rate Regulation

L. C. Hilgemann, Milwaukee, asserted that rate regulation in Wisconsin is the chief cause for the mutual monopoly of compensation business. He maintained that, without regulation, the mutuals would not get as much business because stock companies could "pick their risks."

W. Conan Thornton, Fond du Lac, said local agents and local boards are overlooking substantial premium volume from local merchants who buy their insurance "away from home," not through local agents. Mr. Thornton insisted that "there is no more reason for the merchant to buy insurance outside than there is for the local agent to go to another city to buy his furniture and other necessities."

Gus Guenther, Sheboygan, stated that the local manufacturer is also a serious problem when he buys his insurance from others than the home town local agent.

Minimizes Mutual Service

Mr. Gottschalk, chairman of the session, maintained that "we are scared off by so much talk about mutual service. We cannot go out and compete with mutuals unless we ourselves are convinced that our service is far superior to our competitors."

D. W. Swanson, state agent St. Paul F. & M., explained the purpose of the Business Development meetings which are to be held. The state has been zoned into 14 districts and the purpose is to hold a meeting in each district. Every effort will be made, he said, to get agents to attend. The first meeting would have as its purpose the creation of interest among rural agents so that a large attendance of agents who really need education would be assured.

The second meeting would have as its purpose a discussion of non-stock carriers. The third meeting would provide means for a frank discussion of problems affecting the individual agent. The first test meeting was held in Wausau Sept. 21. H. A. Solander of that city reported on that meeting. He said the meeting was well attended and urged more conferences of that type.

Emphasis on Price.

L. C. Hilgemann, Milwaukee, likened mutual competition to the haunted house which, when entered, proved to be only empty. He contended that the only argument in favor of mutuals is price, likening the insurance business to other industries "in which you are merchandising an article."

"Agents, all agents, no matter how old," he said, "must go to school again, must learn the new trend of selling, must forget price."

He likened a mutual policy to the bare chassis of an automobile and the stock policy to the completed vehicle, the stock man dressing up the chassis and giving things the mutual man could not give.

The breakfast session closed with short talks by Theodore S. Johnson of Milwaukee and President Bird.

The final session opened with a greeting from C. H. Dachenbach, state agent Crum & Forster group and president Wisconsin Fire Underwriters Association.

Premium financing was discussed by Henry Olson of Chicago, vice-president First Bancredit Corporation. Mr. Olson contended that virtually everything today is sold on two prices—cash and deferred payment. Insurance, however, he said, is seldom quoted except on a cash price. Agents are missing many opportunities to sell larger premiums because they do not quote "so much down and so much per month."

John D. Rogers, manager Wisconsin

Provocative Speaker



ALLAN I. WOLFF

Allan I. Wolff of Chicago, past president of the National Association of Insurance Agents, gave the Wisconsin agents some interesting and provocative ideas in his address during the convention in Oshkosh.

service office Continental Casualty, pinch-hit for Vice-President Hal Rose of his company, who was unable to be present. Mr. Rogers acquitted himself admirably. He stressed the need for selling the casualty lines, especially liability.

He cited figures to show that in 1936 total casualty and surety premiums amounted to over \$1,030,000,000, which when applied to the individual citizen amounted to \$8 per head. His figures also showed the auto liability was \$265,000,000 or \$9.41 per vehicle.

Mr. Rogers believes in constructive selling, elimination of the competitive type of presentation and the discovery of insurance needs of the individual and tailoring the presentation in package form to fit the need.

A resolution was adopted offering full cooperation to the stock companies in connection with the regional meetings in the Business Development program.

Mr. Thornton, the new president, entered the insurance business in November, 1929, through the purchase of the J. P. McDermott agency, one of the oldest in Fond du Lac. A year later after

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C. J. Schwarten, Vice-Pres.
John E. Masak, Secretary
T. Z. Clayton, Vice-Pres.

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attending their first Wisconsin association convention, Mr. Thornton and Arnold J. Petri organized the Fond du Lac board. The initial membership was 17. Today the board has 28 members on a coextensive basis. Mr. Thornton served as president of that board in 1931, '32 and '33 and in 1934 and '35 served on the executive committee. He has been a vice-president of the Wisconsin state association in 1933-36 inclusive. He is secretary-treasurer of the First Federal Savings & Loan Association of Fond du Lac.

Company-Agent Parleys Should Not Be "Stymied" by Existing Abuses—Wolff

Allan I. Wolff of Chicago, past president National Association of Insurance Agents, in addressing the Wisconsin agents' gathering, suggested that the agents and companies wholeheartedly espouse the conference theory as a means of eliminating future situations that would produce friction, but without too strenuous attempts to remove existing imperfections. As a practical matter, he said, existing situations can be recognized although not condoned and both sides can bend their efforts to find effective means for the prevention of further sources of trouble and inequalities and to hope that the better relations thus engendered may gradually serve to eliminate existing abuses.

Relations between companies and producers have been so improved, Mr. Wolff said, that he hopes many of the troubles of which both groups have complained will gradually be ironed out. The solution of each such problem hastens and simplifies the solution of the next one, he said.

Complete Cooperation

"Capital stock insurance and its sales force," Mr. Wolff declared, "should stand shoulder to shoulder in a common cause and for the future pledge to one another complete cooperation that as each new problem presents itself it should be weighed as to its effect upon each party at interest."

He urged agents to keep an open mind. Many difficulties, he said, arise from or are aggravated by inflexible ideas.

Mr. Wolff questioned the desirability of all the laws that have been passed for the purpose of protecting the local agent against the competition of non-resident producers.

"Undue restriction in behalf of producers by means of artificial and unwarranted prohibitions is almost as wrong as the overhead writing and company laxities which originally provoked the restrictive measures," he said.

Where other recourse is available, he declared, "legislation is not the answer."

Mr. Wolff referred to the matter of political agencies. In Illinois, the brokerage and agency organizations have been crusading against the diversion of business by political influence. Mr. Wolff said he has come to lose faith in resolutions that are adopted. Too often these are evasions of the issue. They substitute words for action. He contended that if it were not for the facilities of about half a dozen fire and casualty companies, these political agencies could not exist. He said if the producers would cease to patronize such companies, correction would come.

Mr. Wolff referred to the brokerage situation in these words:

"With modern business methods and centralized control, more and more premium income passes legitimately to that insurance producer, more often a broker than agent, who is located conveniently to the buyer's headquarters and who is properly equipped to handle the buyer's diversified needs, and isn't it true today that almost every agent is a broker? Even in the crossroad towns the agent is called upon to write certain lines for which he is not commissioned as an agent and for the handling of which he must seek assistance from some larger market. In this case he merely brokers

Gleanings from Oshkosh Session

Gus Guenther, Sheboygan, who has been ill since last June was royally received when he appeared at the breakfast session during the convention of the Wisconsin Association of Insurance Agents in Oshkosh. He is one of the Wisconsin association stalwarts whose presence is always appreciated.

The local committee in charge of arrangements was composed of officers and members of the executive committee of the Oshkosh board. They were: F. Lee Conroy, president; J. C. Walter, vice-president; Charles W. Konrad, secretary; Mrs. Myrtle B. West, Dan Hammond, Jr., and Alvin Fox. Mrs. West was in charge of the entertainment of women visitors.

E. W. Hotchkiss of New York, western manager Royal-Liverpool, attended all sessions and was host at headquarters of his group.

President Bird paid a fine tribute to one of Wisconsin's stalwarts, **Fred J. Lewis**, past president and national councillor who has retired.

Wisconsin National Life of Oshkosh presented roses to all registrants.

The convention committees were: Nominating: Alvin Fox, Oshkosh; A. J. Petri, Fond du Lac; Monroe Porth, Milwaukee.

Resolutions: C. W. Hejda, Manitowoc; Ralph Martin, Milwaukee; F. L. Conroy, Oshkosh.

Auditing: August Lutze, Sheboygan; Martin Wilde, Milwaukee.

H. I. Read, Cook county manager, was in attendance as the representative of the Crum & Forster group.

Thor L. Swanson, field supervisor for Jones & Whitlock, was one of the Chicago contingent.

Home of New York had its open house, which has now become a custom at all state and National meetings, dispensing beer and several varieties of Wisconsin cheese. It was in charge of Cornell Anderson, state agent. In addition to the entire Home field force, Vice-President Ivan Escott was present as well as C. A. Borg, advertising manager. Other Home of New York people present were T. K. Pfafflin, Chicago manager service department; Don Watson, marine department, Chicago, and D. E. Larson, engineering department, Chicago.

John G. Seidel of Milwaukee, newly appointed secretary-treasurer, who took the place of Joseph G. Grundle, performed like a veteran. This was his first meeting and he handled convention details with the ease of a veteran. At all times the meeting was managed in a smooth and orderly fashion.

Two past presidents of the National association spoke. They were **W. B. Calhoun** of Milwaukee, and **Allan I. Wolff** of Chicago.

Royal-Liverpool presented a notebook to all registrants, imprinted "Annual Convention of Wisconsin Agents Association."

Phoenix of London held open house under the direction of Herman C. Gissel, T. H. Query and H. A. McKenna.

Harry Norton, superintendent of agencies in the western department of American of Newark, was in attendance at all sessions.

Miss Annette Martzweiler has taken the place of Mrs. Nellie Bodie as assistant secretary of the Wisconsin Fire Underwriters Association office at Milwaukee.

The rural session, which was new to Wisconsin this year, brought out an attendance of close to 100. Speakers in addition to President Bird were: H. E.

a few policies that come to him, even though his principal business is of an agency nature."

Lanz, Monroe; F. J. Bloszynski, Chippewa Falls; **Wilfred L. Heindel**, South Wayne, and **W. K. Porter**, Burlington.

Young E. Allison of the western department of the Pearl attended all sessions.

W. Conan Thornton of Fond du Lac, who became the new president, has been well groomed for his duties. He has for years been an ardent association man, giving liberally of his time to further

the organized agency movement in Wisconsin. He has been close to the entire Wisconsin situation and is considered one of the young wheelhorses of Wisconsin where the agency movement is taken seriously.

Fish & Schulkamp, general agents of Madison, held open house.

J. M. Fraser, western manager London & Lancashire Indemnity, was an interested observer at all sessions.

On the back of the official program was a tribute in memory of **Ray E. Charter** of Wausau, past president, who died during the year.

ONE of the top-notch lawyers of Wisconsin—a veteran of many battles—recently (October, 1937) wrote:

"... I do not know of any company which keeps in persona touch with its policyholders as does Guardian Life. While most of my holdings are in —, yet if there is anything I can do in a friendly way to assist Guardian Life, let me know."

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The NATIONAL UNDERWRITER

October 28, 1937

CASUALTY AND SURETY SECTION

Page Twenty-seven

Accident-Health Men Honor LaMont for Long Service

Reviews Developments of 50 Years in That Field, Lessons of Depression

NEW YORK—Under the auspices of the Accident & Health Club of New York, a testimonial dinner was tendered Stewart M. LaMont, third vice-president of the Metropolitan Life, and head of its accident and health department, with 160 in attendance, including a number of company officials. Many of those who had attended meetings of the committee of the Bureau of Personal Accident & Health underwriters remained for the dinner.

J. R. Garrett, manager National Casualty, was toastmaster. Speakers included Vice-president J. E. Kavanagh of the Metropolitan Life, W. Bruce Mann, formerly of the Ocean Accident, an early associate of Mr. LaMont, H. E. McCurry of Detroit, L. K. Farrell, assistant secretary of Metropolitan Life, and Hugo Henn, Indemnity of North America, president of the club. Edson S. Lott, chairman United States Casualty, and S. W. Burton, secretary of the Metropolitan Casualty under its former ownership, also were at the speakers' table. A set of engrossed resolutions, handsomely bound in leather, and signed by all present at the dinner, was presented to the honor guest.

Reviews 50 Years' Growth

In responding to the many kindly sentiments addressed to him, Mr. LaMont, who has been in accident insurance nearly 50 years, outlined conditions in that field as they existed when he embarked in the business and the marked developments that have since taken place, finally attaining "levels that we are proud of today." In part Mr. LaMont said: "Accident and health insurance has come through much in 50 years. Beginning with no guides or data, for long necessarily conducted by men of little or no experience in it, often facing the unknown and seemingly the unknowable its course was a long one of experimentation, trial and error, correction and trying some more. Perhaps there was too much experimentation, or at least embarking on new experiments before results of earlier ones were known. It has been criticised for too many experiments, too many policies, too many changes, too much thought of competitive selling points.

Life Insurance Experimented Too

"Life insurance men, accustomed for generations to the guidance of exact and dependable data, looked askance at accident and health practices, and yet these same men felt the urge for experimentation inherent in a form of insurance of such infinite variety and of such scant statistical data. So for some 25 years

(CONTINUED ON PAGE 51)

Spencer Welton's Address on Fidelity Bonds

Spencer Welton, vice-president Massachusetts Bonding, spoke Tuesday at the fidelity bond conference in connection with the annual meeting of the Ohio Association of Insurance Agents. He said in part:

"Last year, in New York, a fidelity bond week was observed, and the results accomplished were so outstanding that the idea has spread to other sections of the country. As a direct result, you are now having a fidelity bond drive in this section. The Kansas City and western Missouri agents are also carrying on a similar campaign and I am happy to believe that the idea will spread rapidly throughout the country.

"Now, what does all this mean to you—the agents here today, within the sound of my voice? Its direct application to your business and to your bank-book are the things which really concern you. An academic discussion of the fidelity bond business may be interesting and may be instructive, but your prime interest is what is proposed to put more dollars and cents into your pockets.

Why Fidelity Business Is Profitable to Agents

"My answer to that is summed up in six statements:

"(1) The fidelity bond business is a high commission business.

"(2) Opportunities to write this business are all around you in small towns, as well as in big ones.

"(3) This business is of a type which renews itself year after year.

"(4) There are many large bond premiums and, surprisingly often, they are found in small towns.

"(5) Much of this fidelity bond business is not originally competitive. You can show a man that he needs the protection and then sell it to him. You are not necessarily trying to get something away from another agent.

"(6) This is the same as No. 1—the fidelity bond business is a high commission business.

"That's the practical aspect of the matter. Now, let's see what are these opportunities of which I speak. First, let me say that too many of us in the insurance business are afflicted with inertia—the habit of staying put. Not enough of us are go-getters.

Insurance Business a Department Store

"Our business is in a sense a department store. We have so many lines of coverage to offer that all too frequently we tend to hand out what is asked for, rather than try to make a definite effort to give the client or prospective client all of the protection he ought to have in all the lines in which he ought to be covered. The result is that about 90 percent of the fidelity and surety bond business sold in this country is written by 10 percent of the agents licensed to sell casualty lines.

"Think that over a moment and ask yourself which group you are in. Can you honestly say that you have, personally, gone over your complete list of clients to ascertain whether all of those

who ought to have fidelity bond protection have got it, and, having done that, have made a definite and systematic effort to sell those clients the protection they ought to have.

"Let me give you a little more exact information along that line of thought. Not long ago, the National Association of Credit Men made a survey and discovered 12,000 manufacturers and 10,000 wholesalers and revealed that the unsold market for fidelity bonds was the greatest of all. Of the 16,000 who needed fidelity protection, only 6,500 had the protection. Of approximately 9,000 not having fidelity protection, only 700 had ever been solicited for the business.

Plan Should Be Found and Then Applied

"It is evident that there are prospects enough and so, what we need is the right kind of solicitation. What is that?

"Primarily, it is fixing on a plan and working it systematically. If you find that statement too general, let me make three practical suggestions for you:

"(1) When you go home, go over the list of all your present clients, consider which ones ought to be carrying fidelity protection and then go out and sell it to them. If you don't get the business on the first call, keep going back, but you already know all about that.

"(2) When you have exhausted the possibilities among your own clients, take your home town telephone book, turn to the business directory, try to decide which people ought to have fidelity bonds, make up a list of names and start on them.

"(3) Study the rate manual.

Combination of Plans Is Very Desirable

"The ideal method is, of course, a combination of mail solicitation and personal solicitation, but go after the business anyway. Before long you will find that some of those prospects are already covered, and that perhaps some really aren't suitable; those you can drop from your list. The first list is the best, because it is made up of people to whom you already have an entrée.

"By the way, when you have finished trying to sell them fidelity bonds, why not follow the same procedure with every other line in which the assured could conceivably be interested. That, of course, is the old line-card idea, and why every agent doesn't use it I have never been able to understand. I know it is not fashionable nowadays to be too efficient, but when an agent has worked for weeks, months and sometimes years to sell himself to a prospect and has succeeded in getting his foot in the door, why doesn't he pay himself all the dividends he can from that investment of time and thought and energy?

"The biggest agency I know is that of W. A. Alexander & Co. in Chicago. Wade Fetzer, who is president, recently celebrated his 40th anniversary with the agency, in which he began as a cashier. As a testimonial to him, the producers of the agency, of whom there are over 100, conducted a Wade Fetzer testi-

(CONTINUED ON PAGE 51)

De Celles Proposes Plan Adequately to Cover Autos

Favors Combination of Compulsory Plan and Financial Responsibility

WORCESTER, MASS.—A definite proposal for modification of the Massachusetts compulsory automobile liability law, starting with it as a basis and incorporating some of the best features of a financial responsibility law, was made by Commissioner DeCelles of Massachusetts at the annual meeting of the Massachusetts Association of Insurance Agents. He said this plan will be recommended to the legislature.

Compulsory liability is here to stay, he declared. Its elimination would mean inadequate protection for persons on the highways and an estimated loss of nearly \$12,000,000 in unsatisfied judgments. It protects the people but fails adequately to recognize the principles of underwriting, he said. On the other hand, a financial responsibility law would recognize underwriting principles but not give proper protection to the public.

Incorporates Flat Rates

His plan would recognize some desirable features of the flat rate plan to equalize cost of insurance, he explained. Commissioner DeCelles said:

"This proposal would be as follows: First, all cars would be compelled to insure against injuries to pedestrians and occupants of other cars; second, after a car was involved in an accident causing an injury of \$25 or more to other persons or property; or after the driver of the car, whether he was the owner or not, was involved in a violation of the automobile laws for which a fine of \$25 or more was imposed, then under both these circumstances the owner of that car would be obliged to give additional financial responsibility covering both personal injury and property damage and written by the insurance company at a rate in excess of the regular standard rates for such a car. The excess amount of premiums could be measured by the gravity of the accident or the offense.

Cover Would Follow Car

"Third, the extra financial responsibility would follow the car, no matter who the owner might be, unless the car was transferred through a bona-fide registered dealer in automobiles. Fourth, for three years immediately following the accident to property or persons or the conviction of the operator for an offense against the automobile law, such operator would be required to register any vehicle which he owned during those three years under the circumstances outlined above.

"Thus you see we have taken the best features of the financial responsibility law, and projected them on top of the

(CONTINUED ON PAGE 35)

Highlights of Illinois O.D. Act Discussed at Meeting

Casualty Adjusters Association of Chicago Hears C. D. Bridges Outline First Year's Experience

The Casualty Adjusters Association of Chicago at a dinner heard an enlightening address by C. D. Bridges, safety director Casualty Mutual, on occupational diseases and the new Illinois occupational disease act. Mr. Bridges is an authority on the act and was formerly director workmen's compensation, health and safety bureau, Illinois Manufacturers Association.

D. W. Elliott, claim superintendent Bankers Indemnity, presided. More than 100 attended the meeting.

Claims Now Total 233

A total of 233 claims have been filed under the new act since its passage Oct. 1, 1936, according to Mr. Bridges. Claims for the first full year of the act, ending Sept. 30 were 220. The year's total was considerably under the number expected to be filed. However, he said, present figures offer no competent basis for underwriting because individual merits of a great number of cases have not yet been determined. Cases are also disappointing from an engineering standpoint. A large majority of the claims filed, he said, have little or no bearing whatever on the person's type of employment and an occupational disease which they might contract. No decisions on contested cases have been given in the upper courts. Lawyers are digging up material and filing claims for almost every conceivable ailment. Prosperity reduces occupational disease claims in direct contrast to compensation, he commented, due to the fact that people would rather work than draw compensation. The usual estimate of occupational disease claims costs run around 2 to 3 percent of the total compensation cost.

O.D. Training Lax

Mr. Bridges pointed out that available statistics on the subject at the present time are inadequate and that medical training in the field of occupational diseases has been lax. "The medical man in general practice knows less about occupational diseases than most of the men here," he said. Because it is such a highly specialized field it practically requires that those seeking competent information go to either toxicologists or industrial hygienists.

Under the new act 24 cases of simple tuberculosis have been reported and 21 of dermatitis, which is a low figure and less than 10 percent of the total. Dermatitis claims normally comprise 60 percent or more of the total O.D. claims in other states. He said that silicosis is rarely disabling without some form of tuberculosis. However, only one award has thus far been made for the presence of silicosis. Fifty cases have been reported for lead poisoning which he stressed to be equally as important as silicosis. However, he commented, many of these cases would be entirely void under the new act because there was little possibility of contracting the poisoning in the manner in which the claimant was exposed to it.

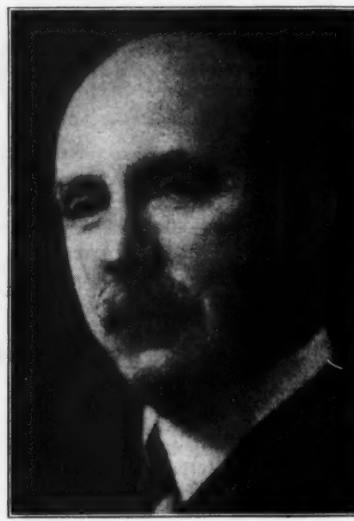
Miscellaneous Claims Filed

Miscellaneous pulmonary claims and pneumoconiosis amounted to 61, including lung abscesses, bronchitis, laryngitis, pneumonia (four claims), pleurisy and asthma. In discussing pneumoconiosis Mr. Bridges referred to a comment made by Dr. Leroy U. Gardner, director Saranac Laboratory for the Study of Tuberculosis. Dr. Gardner said the term was coined to describe the pathological condition of the lung induced by the inhalation of dust. Recent usage has extended the original implication and one finds many writers referring to pneumoconiosis as a disease. "In certain in-

Massachusetts Agency Speakers



CHARLES C. HEWITT, Boston



E. J. COLE, Fall River, Mass.

stances it may be a disease but this is only true where the dust causing it is specifically irritating. As far as is known today, pneumoconiosis produced by other types of dust than free silica or asbestos, is no more a disease than the calluses on the hand, in fact many dusts seem to cause only pigmentation of the lungs without appreciable cellular reaction," commented Dr. Gardner.

Minor Claim Filed

Mr. Bridges referred to a number of minor claims that had both humorous and peculiar aspects. He referred to such claims as calloused hands, flat feet, "concrete poisoning" and a theater manager who had filed a claim because he had spurs on his heels. However, the Illinois occupational disease act clearly sets forth the extent and limitations for which claims can be filed and compensates only for damages incurred where the disease is characteristic of the person's peculiar type of employment. Section 25 of the act, which is the 60-day requirement that a person be employed in an industry before he is legally within his rights to file a claim for silicosis or asbestosis, he stated, is standing up as far as the commission is concerned.

Urges United Effort

In conclusion Mr. Bridges urged a united effort on the part of insurance companies to combat "settlement for nuisance value" and claims for the ordinary diseases of life which are not intended to be covered by the act. He said the problems would be greater because the higher courts had not as yet set any precedents and because the Illinois committee for joint defense had made no concerted efforts in questionable cases.

Following Mr. Bridges' talk, Mr. Elliott called upon G. H. Moloney, vice-president western department Hartford Accident, for a few comments. Mr. Moloney said the efforts of the occupational disease committee of mutual companies are functioning 100 percent in comparison to stock companies. He suggested a revamping of the present stock committee so that punch could be put behind its operations.

The next meeting of the association will be held Nov. 10. George Meek, secretary Illinois Chamber of Commerce, will speak.

Hedges Is Sales Director

S. T. Hedges has become director of sales of Ohio Underwriters, Inc., of Columbus, which is a subsidiary of Republic Mutual writing automobile accident and hospital insurance. He continues as president of S. T. Hedges, Inc.

MacKinnon Analyzes Causes of Trucking Accidents

DETROIT.—The "four I's"—indifference, insubordination, intemperance and impairments—are the principal causes of accidents in the motor transportation field, R. H. MacKinnon, president of the MacKinnon agency in Detroit and agency director Massachusetts Bonding, declared at the annual convention here of the Michigan Trucking Association.

Records kept by the MacKinnon agency indicate that 15.4 percent of drivers examined have permanent impairments of some sort, 55 percent have temporary impairments that can be corrected and 29.6 percent show no evidence of impairments. In many cases minor impairments can be reduced or corrected without much expense or inconvenience either to the driver or the employer. Any minor matter which causes pain or discomfort even for short periods of time may distract the driver's attention just at the wrong moment, and result in an accident, he pointed out.

Safety regulations, driver training, selection, safety contests, insurance and I. C. C. rulings received much attention at the convention.

Teeth in Responsibility Law

LINCOLN, NEB.—Attorney General Hunter has put some needed teeth in the financial responsibility law, largely a dead letter ever since its passage, by advising the state highway department, in charge of the business of issuing motor vehicle drivers' licenses, that it shall deny license renewals to all applicants against whom exist unpaid judgments obtained in automobile damage suits, unless they give proof of financial responsibility.

N. Y. Auto Deaths Increase

NEW YORK—Automobile accidents in New York state the first seven months caused 1,863 deaths, and 69,237 injuries. This is 18 percent greater than last year. Most of the fatalities occurred in rural districts, where 940 persons suffered death, as against 564 in New York City and 359 in cities and villages of 10,000 or more. Commissioner of Motor Vehicles Harnett finds excessive speed as the major cause for the fatalities, 216 losing their lives on that account. Accidents reached their peak during August, when 316 individuals were killed and 10,751 injured, more than 20 percent being under 15 years of age.

C. F. Wilson of Nevada, Ia., has purchased the agency of the late E. H. Shaw.

K. C. Buyers Approve Idea of Retrospective Rating

Will Support Proposal in Formal Hearing Before Insurance Department

KANSAS CITY.—Following a discussion of retrospective rating on workmen's compensation, the Insurance Buyers' Conference of the Associated Industries authorized the Associated Industries to convey its approval of the plan when it comes up for discussion at a formal hearing by the Missouri department at Jefferson City in November. While not many of the group here qualify under the \$5,000 a year minimum premium, they feel the plan should be available to assureds in the state.

The question, "Do we or don't we have insurance on explosion or breakage of a flywheel?" was discussed. W. A. Sullivan, insurance director Loose-Wiles Biscuit Company, and other members of the conference had talked to a number of agents and claim men on the subject and found considerable diversity of opinion.

One buyer wanted to know whether or not he was covered under his fire policy (he said he did not have supplemental coverage) in case striking employees started a fire in a nearby building and the fire spread to his property?

M. Sullivan asserted the fire policy would not cover unless the owner had riot and civil commotion coverage, either in a separate policy or under a supplemental contract; that if fire results from a riot there must be riot coverage to effect fire coverage, and the riot doesn't necessarily have to occur on the assured's own premises. It could occur elsewhere and the assured be an "innocent victim."

Because of this conviction, Mr. Sullivan recommended that every insurance buyer carry riot and civil commotion insurance, either under the supplemental contract or one written particularly for this purpose.

Claims Reciprocal Not an Entity, Can't Be Sued

On the ground that a reciprocal exchange is a non-entity, the attorney-in-fact for State Automobile Insurance Association of Ohio is seeking from the Pennsylvania supreme court a reversal of the order of a lower court rendering judgment against the reciprocal on account of a judgment obtained against an assured of the reciprocal.

The appeal was taken from a verdict of the Lawrence county common pleas court in which Mabel B. Long was given a judgment for \$5,000 against James Sakleson and State Automobile Insurance Association.

The reciprocal's attorneys contend that since a foreign reciprocal authorized in Pennsylvania is not an entity at common law because of its nature, and does not become such either because of the name in which the documents are issued, or by consent, or by estoppel, there is no valid statutory enactment in Pennsylvania constituting such exchange an entity, the order of the Lawrence county court was erroneous.

Attorneys for Mabel Long, however, claim that, "When any person holds himself as an attorney-in-fact for a person or an association, he conclusively admits that there is a constituent that may be made to respond, and he will not be permitted to allege that the constituent is a non-entity."

The New Jersey Manufacturers Casualty has declared a regular policyholders dividend of 20 percent and a special dividend of 5 percent on net premiums written between Jan. 1 and March 3.

See Little Hope at Present for Casualty B. D. O.

Executives Are Committed to Individualistic Means of Stimulating Production

NEW YORK — Casualty company officials being highly individualistic as to their managerial policies, there is little present prospect of associated effort to develop sales technique for the field force, as a whole, or to explore new avenues for procuring business. The desirability of such procedure has been discussed along general lines at various times in past years, but without crystallizing into action.

Executives of casualty institutions hold markedly different ideas as to production stimulation methods. All prepare informative and attractive soliciting literature for their field forces, and several corporations, to mention especially Aetna and Travelers, have maintained schools for the education of present and prospective agents in which each division of underwriting is explained by experts and sales arguments outlined. Again, many of the companies follow the plan of holding regional agency gatherings.

A development in recent years has been the employment by a number of companies of business production managers, whose function it is to keep on the road almost constantly stimulating agents.

The unwillingness of casualty executives to join in an associated business development program, such as that created by the stock fire offices nearly two years ago, is not through lack of desire to increase premium volume, but rather the conviction that the desired result can be attained more effectively for them through individual effort.

Depressed Market Is Clouding Outlook

A uniform sell off of insurance stocks accompanied the recent drastic decline of general stock prices. A spasmodic revival however witnessed an attempted comeback by a majority with present listings about five points or more from previous lows. According to all indications from current reports, a higher market is predicted although doubt is prevalent that any great rise will be seen before stocks will level off and advance into a trader's market.

Although the low market lasted for no more than an hour, the break saw Travelers drop to 37½, Home (N. Y.) reach a low of 24, Hartford Fire 55, and North America 46¼.

Depressed prices seem to be indicative of present attitudes toward extended government control and European warfare, sufficient to create in the minds of conservative investors, a feeling of universal unrest and dissatisfaction, with dwindling confidence in any immediate settlement of domestic or international problems. The outlook for steel and automobile stocks is not bright and any bearish tendencies will have their effect on prices generally. At present it is estimated that future production for the automobile industry is off 25 per cent. Small order buying is now comprising a large share of the brokerage business.

Jesse E. Jones, president Commercial Travelers Mutual Accident, died at his home in Washington Mills, near Utica, N. Y., at the age of 76. He had been a director of the association since 1905 and was elected president in 1932.

In Accident-Health Work Nearly Half Century



STEWART M. LAMONT

Stewart M. LaMont, third vice-president Metropolitan Life, who was honored at a testimonial dinner in New York, has been identified with accident and health insurance nearly half a century. He started with the Traders & Travelers, a small accident writing concern in New York, which folded up long since. He next became claim manager of the Inter-State Casualty, also of New York. When its business was reinsured by the Pacific Mutual Life, of which latter institution, Mr. LaMont was named claim manager for the eastern division. When the Metropolitan Plate Glass entered the casualty field in 1904, Mr. LaMont was selected to head its accident department. In 1920 he joined the home office staff of the then newly formed Indemnity of North America in Philadelphia. A year later he resigned to go with the Metropolitan Life, becoming in turn assistant secretary, fourth vice-president and in 1927 third vice-president.

General Plans for Indiana Agents' Meeting Announced

As W. H. Bennett, secretary of the National Association of Insurance Agents, who is to attend the annual meeting of the Indiana Association of Insurance Agents in Indianapolis, will arrive there Nov. 15, a two-day meeting is being shaped up. Monday afternoon opportunity will be given for visiting agents to call at state agencies and bureaus and for general sociability. The directors will meet at 4 p. m. and in the evening there will be a dinner dance, without speeches.

Mr. Bennett will be on the program Tuesday morning, which will be open to field men as well as agents. In the afternoon a session patterned somewhat after the group sessions of the National association is being arranged. Three topics will be discussed, group style, about half an hour being allotted to each, but there will not be a separation into different groups. Presiding officers will be selected because of their active interest in their own local boards.

Following this there will be an executive session, with reports and election of officers.

It is planned to emphasize rural agents problems on the program and an invitation to attend has been extended to R. W. Forshay of Anita, Ia., chairman of the rural agents committee of the National association.

S. W. Prince, secretary of National Fire at the head office, visited the western department of his company in Chicago this week.

Bowen Gives Attributes of Real Insurance Agent

TOLEDO. — Superintendent Robert L. Bowen of the Ohio department gave an interesting address on "Attributes of a Real Insurance Agent" at the convention here of the Ohio Association of Insurance Agents. From an experience of over a quarter of a century in the field as a life insurance agent, Mr. Bowen said that what an insurance agent owes to his prospective buyer should be to keep in mind always what is best for his client. When he entered the business he gave several weeks to the study of companies. His choice was difficult because there were many of unquestioned solvency with splendid records. He wanted a company for which he would never have to apologize and his decision was not made on the basis of commission, but he felt that the persistency of the business, with its consequent renewal commissions, would far offset any advantage in a larger first year commission.

Choosing a Company

The agent should satisfy himself not only that the assets are as reported to the various insurance departments, but that the characters of the men who officer the company are above reproach. The department of insurance may evaluate the company's bonds and stocks, but the assets of character cannot be evaluated from the sworn statement of the company.

The mere fact that a company is licensed by one or a dozen states is not conclusive proof of solvency. The short sighted policy of legislative bodies in allowing very meager appropriations for supervision is a reason why one dare not depend upon a company being solvent merely because of the fact that it is licensed.

Having selected his company, the agent should place under the glass of his desk the adage, "he who serves best profits most." Another line from the opera Parsifal should be added, "Parsifal had the strength of 10 because his heart was pure."

With these two guiding principles, no agent can fail, declared Mr. Bowen, provided always, that he be diligent. He quoted the line from Holy Writ, "Seest thou a man diligent in his business, he shall stand before kings."

Serving best implies study, and more study—the really expert knowledge of

Confer in Pennsylvania on Scale of Commissions

HARRISBURG, PA. — Casualty agents conferred here with an official of the National Bureau of Casualty & Surety Underwriters regarding the commission rate they might expect under the new workmen's compensation rates which the Pennsylvania board probably will file within the next ten days in order to meet the greatly liberalized benefits provided under the law amendment operative Jan. 1. It is anticipated the new rates will be considerably larger than those now in force, to take care of the added benefits.

Some years ago representatives of the National Association of Insurance Agents, National Association of Casualty & Surety Agents and several brokers organizations agreed with the National Bureau that should any state put in effect a lower rate schedule than necessary for companies to fulfill contract obligations, the producers would accept a proportionate commission reduction. This policy since has been adhered to, having been applied in Wisconsin, Minnesota and several other states. The Pennsylvania agents, however, argued they should be given the same scale of commissions as now.

every phase of the business. Mr. Bowen advocated attendance at agency meetings, county and state. The world listens to the man who knows, he declared.

Little Short of Embezzlement

Another necessary attribute of a real insurance agent is to select as his life partner, if possible, a woman who will help him live within his income. "I firmly believe that the average wife will cooperate if friend husband will be honest with her about his bona fide income," he declared. Living beyond his commission income, and using collections for living expenses that should have been reutilized to the company, he declared little short of embezzlement. He said the agent who follows the practice sooner or later will come to grief. An agent should consider himself as a trustee and remit promptly to his company. "Oh, how many otherwise able agents have I seen in the past 2½ years fail in this essential respect," he exclaimed.

Attributes Summed Up

Some able men, said Mr. Bowen, have gone on the rocks because of accepting stock in this or that company in lieu of cash for insurance premiums. This is unlawful and just plain poor business. The agent is entitled to cash, 100 per cent cash, and no less than that.

In competition he urged fair play. The golden rule will pay in the long run. In conclusion he said: "A thoroughbred agent holds up his head; never apologizes, but always defends his chosen work. Be diligent—work hard. Be honest—pay as you go. Be informed—study hard. In competition, be fair. Keep uppermost in mind that the interest of your customer always comes first. Protect him, and your earnings will take care of themselves."

Illinois Brokers Call on State Officials for Stand

Governor Horner and Insurance Director Palmer of Illinois were called on this week by the Insurance Brokers Association of Illinois for a ruling that political placing of insurance by public servants is contrary to public policy and is discriminating. The request was made in a letter signed by Secretary Angus Chassells and concurred in by President R. M. Redmond of the brokers and the other officers.

Report on the efforts to secure an expression from the Illinois state officials on this matter was made by F. P. Lavin, head of a special committee on the subject, at the brokers' annual meeting Wednesday afternoon. Some months ago letters were sent to all state governors asking for a reply as to the official stand. To date about 28 governors, attorneys-general, insurance commissioners or others authorized to reply have answered, of which about 20 took the position that political placing, especially by state employees, was improper and in many cases was prohibited by law. A number of inquiries to the Illinois officials sent by the brokers' and other insurance organizations, are said not as yet to have elicited a reply.

Plan Annual Party

Committee reports were heard at the brokers' meeting and plans for the "gold rush" party early in December discussed. A number of directors were reelected and others named to fill vacancies. Officers will be elected later by the board. President Redmond, who is serving a second term, probably will not continue. Three or four names are being mentioned for president, but none most prominently.

WORKMEN'S COMPENSATION

Confer on Michigan O. D. Act

Experts Point Out Faulty Provisions—Silicosis Problem Among Detroit Factory Workers Considered

DETROIT—Michigan's O. D. act was explained in detail at a two-day conference conducted here by G. A. Krogstad, chairman of the Michigan department of labor and industry.

Michigan's act was pictured as extremely faulty and involving many legal entanglements by R. E. Wenzel, U. S. Department of Labor spokesman. He declared that the act is almost certain to be attacked as unconstitutional on the ground that it delegates quasi-judicial responsibility to its medical boards. Medical commissions would be required in every case that is disputed, he pointed out, and while final determination is up to the labor board, the medical recommendation must bear much weight.

Legal Difficulties Arise

Michael Murphy, New York compensation director, joined Mr. Wenzel in finding fault with the act as it now stands, pointing out its indefiniteness in limiting compensation for a partially disabled worker capable of doing less remunerative work. The benefits would then be limited to the differential between two salaries, offering a broad ground for legal difficulties.

The federal spokesman also referred to the act's requirement that a monetary yardstick be fixed for disablements arising from compensable afflictions as distinguished from those which are not compensable.

Silicosis dominated the discussions, since x-ray and medical examinations of Detroit factory workers have been centered on the silicosis hazard chiefly. The question of pre-employment medical examinations and their threat of further excluding from employment the "40 and over" group of workers was given much attention, likewise.

Criticism Is Discounted

Several of the speakers discounted criticisms of the Michigan law as regards its failure to provide for a permanent medical board by citing experience

in other states indicating that little difficulty arose as to establishment of the presence of an occupational disease but the issues in controversy were generally pertaining to the casual relationship and the liability of a given employer. The Michigan act places administration under the department of labor and industry and permits the selection of a temporary medical board whenever necessary if a controversy arises as to diagnosis. There appeared to be more sentiment for an all-inclusive act than for a schedule act such as Michigan's, among the administrators from other states.

It was estimated that addition of occupational diseases would increase the number and cost of awards by from 6 to 9 percent, judging by experience of other states.

Speakers included Dr. A. J. Lanza, New York City; Theodore Hatch, New York department engineer; Lionel Heap, Michigan labor commissioner; Dr. J. T. Murphy, Toledo; Prof. P. D. Drinker, Harvard University; V. A. Zimmer, director division of labor standards; Dr. L. Carozzi, International Labor Office; Dr. L. U. Gardner, Saranac Laboratory; Dr. Joseph Aub, Harvard University; Voyta Wrebetz, Wisconsin industrial commissioner, and Dr. W. D. McNally, Chicago.

COMPLETE SPECIAL FORMS

LANSING, MICH.—The Michigan department of labor and industry is rushing to complete the forms and other work preliminary to handling occupational disease claims under the new compensation amendments, effective Oct. 29.

New High-Low Rules Issued for Kansas, South Carolina

The National Council on Compensation Insurance has issued rules for retrospective rating on compensation insurance in Kansas. It may be used in that state where the anticipated manual premium is \$1,000, instead of the usual \$5,000 minimum. Special factors for determining basic, maximum and minimum premiums with the lower standard premiums are shown in the exceptions to the manual rules for Kansas. The factor for converting losses to determine the final retrospective premium in Kansas is 1.19.

The conversion factor for South Carolina has been changed from 1.19 to 1.24. Under the retrospective plan, incurred losses are multiplied by the conversion factor to take care of taxes, claim expenses, etc. and the product added to the basic premium to determine the final retrospective premium.

May Change Form of Notice

NEW YORK.—An amendment to the New York compensation law makes advisable revision of the present notice used in connection with insuring executive officers of corporations. A special committee of the Compensation Insurance Rating Board has the matter in hand and will confer as to the proposed new form with Industrial Commissioner Andrews.

Under the law as it has existed for a number of years executives are automatically covered for compensation. They may waive the right however by giving signed notice to such effect to the carrier, the latter making proper deduction from the premium.

O. D. Premium Is Included

NEW YORK — Under decision of the actuarial and of the classification and rating committees of the Compensation Insurance Rating Board, inclusion of the occupational disease premium in determining the minimum premium and loss and expense constant for a com-

pensation policy is proper. The manual requires that the specific disease rates are additional premiums to be added to minimum premium for the corresponding risk classification, and the rules as to minimum premium apply to the total minimum thus determined. A further rule stipulates that the loss and expense constant be charged where the annual premium involved is less than \$800.

Hearing on Minnesota Revision

ST. PAUL.—A hearing has been called for Nov. 16 by the Minnesota compensation insurance board on the rerating proposals of the Minnesota compensation rating bureau. J. F. Reynolds, manager of the bureau, and A. H. Kleffman, secretary of the board, are in New York for conferences with the National Council on Compensation Insurance.

It is planned to put the revised rates in effect Jan. 1.

Cut N. J. Rates 3 Percent

The average decrease in compensation rates in New Jersey to become effective Dec. 31 is 3 percent. Rates for 490 classifications have been decreased up to a maximum of about 10 percent; 83 rates are unchanged, 19 classifications are rated and one new classification has been created.

ASSOCIATIONS

Illinois Field Unit Is Launched, Purtell at Head

PEORIA, ILL.—The Illinois Casualty & Surety Field Men's Club held its initial meeting here Monday evening. Temporary officers elected were: W. R. Purtell, Maryland Casualty, president; C. P. Nichols, Metropolitan Casualty, secretary and W. L. Jackman, Travelers, treasurer.

Zone membership chairmen were appointed who are to report to the secretary so that there will be a full attendance at the Rockford meeting Nov. 18.

Those casualty and surety special agents traveling out of St. Louis who are interested should communicate with Rolla Millure, Decatur and Springfield men with S. Duke Pearson, 1223 Sunset avenue, Decatur; Peoria with H. P. Gotti, 301 South Jefferson avenue, Peoria; Chicago with Roy Holland, Employers group, Insurance Exchange building, Chicago and Perry Chunn, Aetna Casualty, Insurance Exchange, Chicago.

Discuss Lay Adjuster Issue

The Casualty Underwriters Association of New Jersey at its last meeting discussed the attempt of the Atlantic City Bar Association to put out of business Walter Ulrich, independent adjuster, on the ground he is practicing law when he secures signatures to releases. The matter was referred to the Association of Casualty & Surety Executives.

There was considerable discussion of operations of part-time agents and this matter was referred to the executive committee for action.

Can't Collect in Swiss Francs

The Zurich has received an adverse ruling from Supreme Court Justice Rosenmann of New York in its effort to compel certain American corporations to pay their bond obligations in Swiss francs. The action was brought against Lackawanna Steel Company, Bethlehem Iron Mines Company and Bethlehem Steel Corporation. The court held that Zurich would have to accept American dollars. The promise made by the corporations in their coupons, to pay in United States gold, British sterling, German gold francs or French, Belgium or Swiss francs, is unenforceable in the courts, Judge Rosenmann held.

PERSONALS

I. W. Sturgeon, assistant manager of the Aetna Casualty in Indianapolis, has been reelected president of the Meridian Hills Country Club.

I. N. Hill, formerly Peoria manager of the Travelers, is now living in South Bend, Ind. While on some insurance business in the railroad yards of his home city he met with an accident, one leg being severed above and the other below the knee. Luckily, Mr. Hill not only sold but bought insurance and his policies net him about \$325 a month for life.

Harry Nicodemis, 73, who had been connected with the Fidelity & Deposit since 1892, retiring as treasurer in 1912, died in his home at Baltimore following an illness of several months. He was a brother-in-law of the late Governor Edwin Warfield, founder of the F. & D.

Mr. Nicodemis was elected secretary-treasurer of F. & D. in 1901. After relinquishing his position in 1912 he continued to the treasurer's department until his last illness.

J. J. Hall, director of the special service division of the National Conservation Bureau, is now commander of Advertising Men's Post 209 of the American Legion in New York City. Long active in Legion affairs, both national and local, Mr. Hall took a prominent part in enlisting its aid in the traffic safety movement.

E. C. Stone, United States manager of the Employers Liability, was in Chicago for a conference with his representatives in that city.

Injuries in an automobile accident west of Lansing a month ago resulted in the death of Philip F. Crowley, 59, former Lansing, Mich., manager for the Preferred Automobile of Grand Rapids. Mr. Crowley was transferred to the home office last May.

CHANGES

Travelers Changes in N. Y.

Several changes in the managements of its offices in greater New York City have been announced by the Travelers.

W. A. Foley, who was casualty manager at Yonkers, has been transferred to the 55 John street office, where he is assistant manager of compensation and liability. He is succeeded at Yonkers by C. D. Towner, who was associate casualty manager at the 42nd street office. R. W. McClaskey, who was manager of burglary, plate glass and boiler at 55 John street, has been made casualty manager at 42nd street.

E. L. Randall, formerly assistant manager of indemnity lines at 55 John street, has been promoted to manager of that office. L. G. Long, who was assistant casualty manager at 42nd street office, has been transferred to 55 John street, as assistant manager of compensation and liability, by W. J. Powers, who was assistant casualty manager at 55 John street, succeeds Mr. Long.

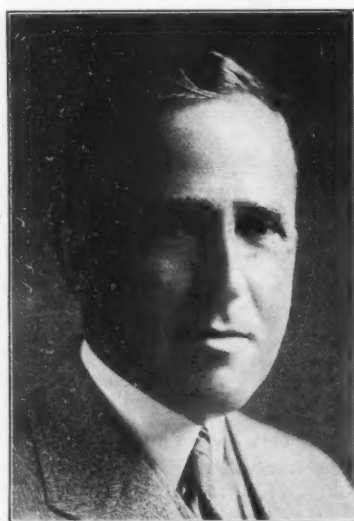
Wilson to Trust Company

Hobson Wilson has become manager of the insurance department of the Union Trust Company of Indianapolis. He has been assistant manager of the Maryland Casualty there for seven years.

Ritter with American Casualty

Fred Ritter has joined American Casualty in its Newark office as special agent for central New Jersey. Heretofore he has been with the Newark office of Commercial Casualty about 20 years.

Presides Over Fidelity Bond Forum at Toledo



COL. H. P. DUNHAM, New York City

Col. H. P. Dunham of New York City, vice-president American Surety and New York Casualty, presided over the forum at the annual meeting of the Ohio Association of Insurance Agents where fidelity bonds were discussed.

As others see us..



SURPLUS TO POLICYHOLDERS \$2,000,000.00

As of June 30, 1937

ASSETS—\$7,722,369.42

LIABILITIES—\$5,722,369.42
(Including "Additional Voluntary Reserve" of
\$836,653.17)

CAPITAL FULLY PAID IN—\$1,000,000.00

NET SURPLUS OVER AEL LIABILITIES
—\$1,000,000.00

Securities carried at \$431,797.33 in the above statement
are deposited as required by law.



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F. J. O'NEILL, PRESIDENT

150 WILLIAM STREET

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CASUALTY INSURANCE • FIDELITY and SURETY BONDS

ACCIDENT AND HEALTH

Some Life Companies Now Regard Accident and Health Insurance as Life Savers

Some of the companies that are writing health and accident as well as life insurance find that in view of the investment situation requiring large reserves as in life insurance, the accident and health business is something of a life saver. The reserve necessary to be put up for the latter is merely the premium reserve and this runs off at the expiration of the policy.

The accident and health business is therefore one whereby a large premium account can be built up without involving the large reserves of life insurance.

Some companies that have not been pushing their health and accident departments are now vigorously engaged in promoting them. They feel that there is a bigger opportunity than ever in health and accident insurance. Furthermore they are educating their men to sell accident and health if they find the life business dull. They desire their agents to keep selling something all the time in order to maintain their morale. Undoubtedly there is greater interest in accident and health production among life companies that have such departments than there has been for a long time.

Install Pittsburgh Officers

PITTSBURGH—New officers of the Pittsburgh Accident & Health Insurance Managers Association were installed at

the first fall meeting. S. S. Ridgely, supervisor Hooper-Holmes Bureau, New York, spoke on "Inspections—the Underwriters' and Claim Men's Assistant."

The new officers are C. H. Bokman, New Amsterdam Casualty, president; Herbert Nickels, United States Fidelity & Guaranty, vice-president; J. J. O'Donnell, Lon C. Jeffrey Company, secretary, and H. S. Fouse, Alta Life, treasurer.

Sub-committee Agrees on Group A. & H. Definition

TORONTO—A sub-committee of the National Association of Insurance Commissioners met here to arrive at a definition of group accident and health insurance. Those present were: H. D. McNairn, Ontario superintendent, chairman; L. M. Gardner, deputy counsel New York department; F. L. Madden, policy analyzer Pennsylvania department; Harold R. Gordon, executive sec-

retary Health & Accident Underwriters Conference, Chicago, and J. G. Godsoe, Confederation Life, Toronto.

"The meeting accomplished its purpose," said Mr. McNairn. He said he could not give out what definition had been reached, but stated that it covered group accident, group health, and group accident and health. The results of the sub-committee meeting, including a report along with the definition, will go to the accident and health committee of the National Association of Insurance Commissioners.

Auto Accident Expense Policy

The American Casualty is issuing a new automobile accident expense policy, which for \$2 a year provides \$250 medical and hospital reimbursement for injury sustained while riding in or driving a private passenger car. If death occurs from the accident in six months, \$250 death benefit may be paid in lieu of the reimbursement. If medical expenses have already been paid, the amount of such payment may be deducted from the death benefit and the balance paid in cash. It may be sold to any man, woman or child in sound physical condition up to age 65.

Prouty Los Angeles Speaker

LOS ANGELES—At the monthly luncheon-meeting of the Accident & Health Managers Club of Los Angeles, Phineas Prouty, Jr., general agent Connecticut Mutual Life and past president of the Life Underwriters Association of Los Angeles, spoke on "The Value of an Underwriters' Association." He stressed the many benefits derived by the man on the firing line from membership in the local association of whatever line of insurance he represents and from regular attendance at its meetings.

Provident Gets Detroit Group

DETROIT—The Detroit Teachers Association Insurance Board, placing the group accident and health insurance for some 7,000 teachers, making it one of the largest groups of this type in the United States, has awarded the business for 1937-38 to the Provident Life & Accident, of which the Donald A. Johnston agency is district manager. This group has been carried by the Michigan Life for several years.

Groton Sees Splendid Year

Cary Groton of Los Angeles, manager of the accident and health department Pacific Mutual, who has returned from a trip east, stated that the claim records this year with almost all companies are satisfactory. He thinks that the current year's results in the accident and health department will be better than normal. He visited the Pacific Mutual people in a number of cities between New York and Chicago.

Provident's Big Increase

The Provident Life & Accident reports an increase in accident and health premium income of more than \$570,000 for the first nine months of 1937.

Contest for Agents

"If I Were President" is the subject of a contest which is being conducted by E. C. Porter, resident vice-president of the U. S. F. & G. at San Francisco for licensed California agents. Entrants are given the opportunity of telling what they would do if they were president of a bureau casualty and surety company to further the success of the company, what policies or ideas they would adopt in matters of underwriting, improved coverages, cultivation of local agents and the general development of business. The papers, which will be in competition for a first prize of \$100, a second prize of \$50 and a third prize of \$25, are to be submitted during the annual convention of the California Association of Insurance Agents at Hollywood, Nov. 10. Prizes are to be awarded at the final session.

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This Additional Safeguard is Not Found in the New Cars

Young and old alike are looking at and talking about the new styled motor cars which make their appearance this month.

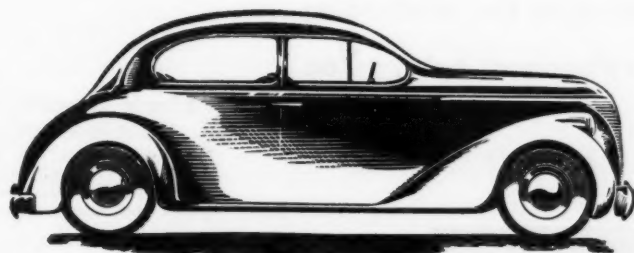
The car manufacturers have done their best to provide all the newest and safest devices for the comfort, security and satisfaction of the new owners of these vehicles.

But when these cars are sold, they will *not* be equipped with the most important safeguard the owners need, to drive their new possessions with comfort and peace of mind. *They need the proper forms of dependable Automobile insurance.*

The Travelers is pointing out this important need in a two-color advertisement in October 30th issue of *The Saturday Evening Post*. This advertisement will appear just at the time of the New York Automobile Show. It emphasizes two things: one, adequate Automobile Liability insurance; two, the importance of the agent, who not only serves the owner's needs but knows exactly what to do in case of an accident.

The Travelers is in a position to give producers, as well as policyholders, many kinds of Automobile insurance service.

The producer who delivers Travelers policies is giving his clients, before the accident, the kind of policies he and they want above everything else, after the accident.



The Travelers Insurance Company
The Travelers Indemnity Company
The Travelers Fire Insurance Company
The Charter Oak Fire Insurance Company
Hartford, Connecticut

FIDELITY AND SURETY NEWS

Stabilize Short-term Tax Bond Rates in Michigan

DETROIT—Premium rates for short-term tax bonds in Michigan were stabilized at \$1.80 per \$1,000 of state and county tax rolls at a conference here at which both bureau and non-bureau companies were represented. The new rate, promulgated by the Surety Association of Michigan, was approved by the Towner Rating Bureau. It represents a drop of 20 cents per \$1,000 from the former standard bureau-company rate of \$2.

Waiver Imposes Liability

These bonds cover township and city treasurers who handle state and county tax funds, and cover only the tax collection period beginning Nov. 28 and terminating in March. They are filed with the county treasurers to guarantee performance and proper accounting of these funds. County treasurers under the Michigan law may waive their right to receive these bonds but when they do this they make themselves liable if

losses occur that are over the qualifying bonds supplied by the township and city treasurers.

Make Check on Collateral

NEW YORK—The break in the stock market last week induced a number of surety underwriters to check the value of securities deposited with them under bond obligations, to learn the extent to which these had depreciated. The task was for information merely, for unlike banks holding collateral upon loans, surety companies cannot call on clients for additional stocks or bonds in the event of sudden fluctuations. Securities given surety underwriters under bond obligations are held intact until the liability assumed is discharged. This condition renders it essential that securities given as collateral should be of the highest possible grade.

Should the obligation assumed by the surety on behalf of a client be completed without loss, securities deposited in connection therewith are promptly returned, any shrinkage in their value falling upon the owner. The reverse, of

course, applies should the surety have to complete the bonded undertaking. Theoretically surety companies are supposed to get as collateral government or other bonds of first rank. In practice, however, competition often compels the acceptance of securities of less desirable character.

Portland Group Opens Season

PORTLAND, ORE.—About 30 members attended the first fall meeting of the Surety Association of Portland. Harold Hayes, Commercial Casualty, spoke on general business conditions.

Howard Baldwin, engineer Hartford Steam Boiler, San Francisco, was a special guest.

Lloyds Had Burlington Loss

W. C. Kurrle, assistant cashier of the First National Bank of Burlington, Ia., who has been seized on the charge of embezzling some \$400,000 of that bank's funds, was bonded in the amount of \$50,000 by London Lloyds through Henry Scarborough, Jr., of Chicago. The alleged defalcations were brought to light as the result of the severe stock market crash. In a letter dated Oct. 11, he notified bank directors that he had taken the money. This letter was found among his papers after federal

bank authorities had taken charge of the institution. The letter stated that he had embezzled about \$400,000 of which about \$150,000 remained in his brokerage account. That account has now shrunk to about \$40,000.

Warning on Pa. Liquor Bonds

Surety companies have been warned by the Pennsylvania liquor control board to underwrite carefully applications for retail liquor license bonds. Surety underwriters are privileged to refuse such risks, although the liquor board is not in a position to refuse licenses to operators without evidence.

The board may have as many as 2,000 revocation hearings this year. Bonds are being forfeited on about 50 percent of the revocations.

Casualty Company Activities

New York Report on Zurich Shows Surplus Increase

The New York department has issued its report of the examination of the Zurich General Accident & Liability as of Dec. 31. The loss reserves were reduced by more than \$2,000,000 and therefore the surplus was increased by \$2,051,621 to \$9,347,325. The Zurich puts up very adequate loss reserves. The deposit capital is \$600,000, premium reserve \$4,426,426, loss reserve \$10,950,227, assets \$26,828,102.

Capital Increase Proposed

Paid up capital of Selected Risks Indemnity of Branchville, N. J., is to be increased from \$225,000 to \$300,000 under a plan that was submitted at the annual meeting and has been referred to the executive committee. This is to be accomplished by issuing 4,500 shares as a stock dividend and offering 3,000 shares for sale. As of Dec. 31, 1936, net surplus amounted to \$225,000.

G. M. Coss of Newton, N. J., has been elected a director to succeed the late Dr. Blase Cole of Newton.

Selected Risks Indemnity and Selected Risks Fire write full cover automobile, confining the solicitation largely to policyholders of township and county mutual fire companies of New Jersey.

London Guarantee Report

The New York department has issued its report of the examination of the London Guarantee & Accident as of Dec. 31, increasing its surplus by \$191,237 to \$4,594,800. The assets were \$14,866,993, statutory deposit \$800,000, unearned premiums \$3,180,135 and loss reserves \$5,652,785.

Phoenix Indemnity's Increase

The Phoenix Indemnity has increased its capital from \$600,000 to \$1,100,000 by declaration of a stock dividend of \$500,000. This additional capital will enable it to write more lines of business and its charter has been amended to that end.

Lloyds America's Change


Elliott Jones, chairman of the executive committee and attorney-in-fact for Lloyds America, states that the connection of H. Economidy as secretary and associate attorney-in-fact has been severed.

Coast Indemnity to Organize

The Coast Indemnity has been granted permission to organize as a casualty and surety company by the California insurance department.

Takes Over Contractors Casualty

The Insurors Indemnity of Tulsa, which was recently licensed in Texas, will take over the assets and liabilities of



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Such treatment has made this organization the outstanding leader in the Chicago plate glass replacement field. You will also like it!

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the Contractors Casualty of Dallas. The latter company was formed to carry the compensation risks of the Loffland Brothers Co. The Insurers Indemnity has capital of \$250,000 and surplus \$100,000.

Boston Lawyer Named

Leverett Saltonstall has been named to the executive committee of the United States branch of the Employers Liability. Mr. Saltonstall is a leading Boston lawyer, former speaker of the house of representatives, and was recently a candidate for lieutenant governor.

Tri-State Casualty Moves

The Tri-State Casualty, Oklahoma City, is moving into larger quarters in the Ramsey Tower, necessitated by increasing business.

New Treaty With Excess

NEWARK—The Atlantic Casualty has made a new reinsurance treaty with the Excess of America, reinsuring all losses above \$2,500/\$5,000 limits on public liability.

At a meeting of directors of United States Guarantees, D. Roger Engler of Bingham, Engler, Jones & Houston, was elected to membership on the board.

De Celles Proposes Plan Adequately to Cover Autos

(CONTINUED FROM PAGE 27)

compulsory insurance law. The natural tendency would be to have the accident drivers fall into the financial responsibility class while the ordinary safe driver would fall into the standard rate class. Such a tendency would inevitably approach the ideal situation that is advocated by the proposers of the flat rate, because in time most of these safe standard drivers would tend to approach what might be called the minimum flat amount at which a policy could be written.

Reward Good Driver

"The tendency of such a law would be to give a reward to good driving and place a penalty upon bad driving. The best features of the financial responsibility law would be preserved, but the public would be protected for the first accident.

"Now as to the question of rate, the state owes a duty to a good driver which represents some 92 percent of all those operating on the road, and consequently I would have rates fixed as they are at present by the insurance commissioner's office except in the case of those who are obliged to obtain the additional financial responsibility. I would have such policies written at a rate commensurate with the risk to be agreed upon by parties involved—the insurance companies and the driver who was involved in the accident.

"This plan is already in effect in Massachusetts in regards to guest coverage, because the one distinctive feature of the guest law is its rating machinery. At the present time the commissioner

fixes the guest rate, which under the law is a minimum rate. I do not know of more than four or five cases out of the quarter of a million of guest policies where the companies have asked for a rate higher than that fixed by the commissioner.

"Under these features I feel that our compulsory insurance law can be made a real safety measure. Such is my proposal in its roughest form, and this will be recommended by me to the legislature."

Mr. DeCelles said he discussed commissions on automobile business with agents at the White Sulphur Springs casualty convention recently, especially the 12 percent commission allowance in the Massachusetts compulsory rate. The agents felt it was necessary to obtain more commissions. A company with 70 to 75 percent loss ratio cannot afford to pay high commissions, Mr. DeCelles said.

Contingent Commission Plan

"So consequently," he said, "I offer as my solution to this problem, a contingent commission allowance based upon pure loss ratio. The agent would then engineer the risk and would in some measure try to control loss ratio. If the allowed loss ratio in the rate is 64.5 percent then as the agents' business falls below that amount of loss ratio so the

commission could increase in inverse ratio.

"We have reached that fortunate state in 1936 where the companies had an average loss ratio on compulsory coverage of 60 percent as against the 64 percent allowed loss ratio. We find from an examination of individual companies that some large stock companies had loss ratios as low as 51 percent and 56 percent.

"Under these circumstances the agents of the companies that are producing this low loss ratio are to my mind deserving of some consideration. The savings accomplished by low loss ratios could in part be handed on to the agents who have produced the business."

Nebraska Approves Plan

LINCOLN, NEB.—The state railway commission has been advised by the insurance department that the arrangement made with insurance companies and truckers engaged in interstate operations including Nebraska whereby a certificate showing that the carrier has the proper amount of insurance coverage is accepted in lieu of a separate policy is not objectionable to Nebraska insurance law. Attorney Logan for the department holds that these certificates are not insurance policies, and there-

fore the state law requiring all policies to be signed by local agents or domestic company officials does not apply.

Donley Philadelphia Speaker

PHILADELPHIA—The actual selling of accident insurance is not difficult. The difficulty lies in actually doing the things preceding the sale, D. W. Donley, superintendent of accident and health production of the General Accident, informed the October luncheon-meeting of the Accident & Health Club of Philadelphia.

Mr. Donley pictured the possibilities in this coverage for the agent, pointing out that the agent who will set himself a goal of 500 policyholders with a \$25 average premium will develop a \$12,500 premium income from the accident line alone.

Elks Start Safety Drive

NEW YORK—Plans for cooperating with safety organizations and state and municipal authorities in the drive to reduce traffic accidents were considered at a gathering of leaders of the Elks organization here. Members will be asked to give pledges not to have traffic tickets fixed. This practice is believed to militate against enforcement and to be an important factor in the increase of motor deaths.

Buying a pig in a poke!

Buying a pig in a poke. This saying is said to have originated in a trick of a countryman who put a cat into a poke, or sack, and sold it in a market as a suckling-pig, the buyer not having taken the precaution to inspect it before paying his money. The discovery of the trick is said to have originated another saying:—"Letting the cat out of the bag."

—"Words, Facts and Phrases," Edwards.

Know what's in the bag: We invite the fullest inquiry.

Bankers Indemnity Insurance Co.
Newark, New Jersey

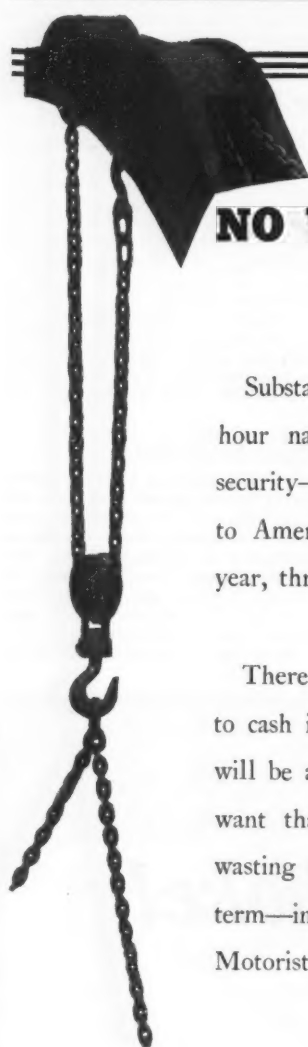
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DISTRICT SUPERINTENDENT WANTED

Expanding into Ohio, Indiana, Iowa and Michigan. Strong, clean multiple line company of finest reputation offers outstanding opportunity to producers who are qualified to build their own organizations. Wish A & H line especially developed. Life Line also available. Only ambitious men of good repute need communicate with G-61, NATIONAL UNDERWRITER

CASUALTY UNDERWRITER WANTED

A splendid opportunity exists in a well-established Chicago Agency for a young man with general casualty experience, preferably in a General Agency. Man chosen will assist head of department. Write in complete detail giving past experience, references, etc. Our employees know of this advertisement. ADDRESS G-62, NATIONAL UNDERWRITER



NO WEAK LINKS

here

Substantial savings every year, a twenty-four hour nationwide claim service, solid, tested security—these factors bring policyholders back to American Motorists protection year after year, through renewal after renewal.

There are no weak links here. If you want to cash in now on the increased business that will be available this fall and winter—if you want that business to remain without time-wasting re-selling at the end of each policy term—inquire today about the American Motorists franchise in your community.

AMERICAN MOTORISTS INSURANCE COMPANY

JAMES S. KEMPER, PRESIDENT

HOME OFFICE . . . CHICAGO, U. S. A.

AMERICAN Re-insurance Co.

Robert C. Ream, President

99 John Street New York

DECEMBER 31st, 1936

CAPITAL	\$ 1,000,000.00
Surplus	6,123,137.74
Voluntary Catastrophe Reserve	500,000.00
Reserve for Losses	3,916,522.75
All Other Liabilities	1,882,235.23
TOTAL ASSETS	13,421,895.71

NOTE: Securities carried at \$336,887.50 in the above statement are deposited as required by law.

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Re-insurance

ACCIDENT SALES POINTERS

. . . Packed full of sales ideas that will get you more business, the Accident & Health Review should be on your regular reading list. Send 10 cents for sample copy. It will convince you. Address: Accident & Health Review, A-1946 Insurance Exchange, Chicago.

Fidelity Bonds Now Offer Great Field for Producers

Col. Dunham of American Surety Gives Pointed Advice at Annual Rally of Ohio Agents

TOLEDO, O.—Fidelity bonds offer a tremendous undeveloped market, Col. H. P. Dunham, vice-president American Surety, declared in a talk here. He presided at the fidelity bond production session held in connection with the annual meeting of the Ohio Association of Insurance Agents. Few people would be willing to build a house, factory or any other building of value without adequate fire insurance protection, he said, yet most people in the conduct of their business expose themselves to great financial loss by failure to bond employees.

Place Self on Record

"It is our responsibility and opportunity as agents and executives of insurance and surety companies to bring to employers the unmistakable fact that in this modern world no business can safeguard its assets from the possibility of losses caused by dishonest employees without adequate fidelity suretyship," he said.

"Just as you have sold your customers the desirability and need for fire, life and later the various casualty coverages, so now is the time to push the sale of fidelity bonds. Every customer of yours who has employees in positions of trust and responsibility is a prospect for fidelity business and whether or not you sell him any fidelity coverage at this time, you must, to protect your other business with him, bring the matter to his attention and at least place yourself on record as recommending it, so that if later on he incurs a dishonesty loss for which he has no coverage, the responsibility is his alone and can in no way be attributed to your failure to advise him on this subject.

Three Services Given

"When you have sold your clients fidelity bonds, you are naturally interested in seeing to it that this business is adequately serviced by your company. Your company performs, among others, three distinct services: First, its investigations of the employees bonded, which is of inestimable value to the employer from a number of standpoints and is a great deterrent to dishonesty; second, by reason of its knowledge gained over many years of experience in the bonding of employees, your company is in a position to offer at times valuable suggestions for the improvement of accounting systems and methods of procedure which, if adopted, will be of great value in minimizing the possibility of loss; third, if and when loss occurs your company stands prepared to make good that loss within the terms and limits of its bond.

Provides Loss Prevention

"Your company will perform a greater service to your clients by preventing losses than paying them. Consequently, when your company recommends the advisability of instituting and maintaining adequate accounting systems to your clients in order to eliminate or greatly minimize the hazard of loss from dishonesty by employees in positions of trust, give this recommendation your wholehearted support so that jointly you and the company may improve the risk and impress upon the insured that not only the price paid for his fidelity coverage but also his ability to obtain such coverage depends upon the care taken in preventing loss which his bond is designed to cover.

"It is fundamental that insurance carriers are not the ones who make rates but, rather, the insured who, by the exercise of proper care in protecting his property and in taking reasonable precautions to avoid losses or the failure to exercise such care, create an experience that justifies a lower rate or demands a higher one."

Employers Liability Chief on Tour of Pacific Coast

SEATTLE—E. C. Stone, United States general manager and attorney for the Employers Liability and Viscount Knollys, managing director from the home office in London, accompanied by Lady Knollys, are on a Pacific Coast tour. Mr. Stone travelled by plane direct to Seattle from Boston, while Lord and Lady Knollys made the trip through Canada.

It was the first visit the ranking Employers officials have made to the Pacific Northwest since a department office was established here over a year ago under K. H. Wheelock, formerly in charge of the New Hampshire department. A number of leading agents and brokers were entertained at a luncheon at which Lord Knollys and Mr. Stone spoke. Mr. Wheelock presented the visitors. Following the Seattle meeting, the party including Mr. Wheelock, proceeded to Portland, Ore., where a dinner was held, with about 25 Oregon agents in attendance.

The Employers Liability is enthusiastic over its method of developing business under its analysis plan, whereby a definite routine is followed for analyzing needs of insured, Mr. Stone said. The systematic analysis, he added, is necessary if an agent is to render proper service, protect his own interests in dealing with insured, and if he is to increase his premium volume. The average local agent need not fear the big broker in competition if he keeps abreast of the times and analyzes properly the needs of his clients. Even if the insured is unable to purchase all of the coverages recommended, the agent should present his recommendations for complete coverage in writing. Then, in the event of a loss, the agent cannot be held responsible for failing to recommend coverage that would have protected his client's interests.

Following the northwest visit, the Employers officials go to San Francisco and Los Angeles, and will return east by the southern route, stopping off in New Mexico, Texas and other points in the south.

Central Surety Figures for Year Show Good Growth

KANSAS CITY—While Central Surety's net declined in the third quarter from the second quarter, compared with the same period of 1936 it was increased, being \$48,212 compared to \$36,099 last year. Earnings for nine months were \$207,151, compared to \$193,305 a year ago. Statutory underwriting profit was \$113,197, earned surplus \$1,210,810 on Sept. 30, increase \$132,150 for nine months and \$183,731 for the year ended Sept. 30. Cash account decreased \$220,988 to \$759,730. Stocks and bonds totaled \$3,519,447, compared with \$2,873,774 Dec. 31, 1936. Assets Sept. 30 were \$6,102,156, increase of \$573,006 for nine months. Reserves were \$3,891,346, increase \$440,855; premium reserves \$1,564,260, increase \$183,627; claim reserves \$1,812,425, increase \$268,113. Net premiums after reinsurance were \$3,124,056, compared to \$2,804,697 Sept. 30, 1936.

Central Surety Fire completed its first year Sept. 30. The management expected \$30,000 net premiums the first year due to restricted writings, but received \$33,662, of which \$9,835 are earned. Central Surety invested \$500,000 in Central Surety Fire, on which investment earnings netted \$15,313; \$3,298 was restored to Central Surety surplus through net increase in surplus of the fire company over original paid-in surplus of \$250,000. Underwriting loss of Central Surety-Fire for the first year was \$2,499.

The Hooper-Holmes Bureau has opened an office in the Marine building, Vancouver, with L. K. Cooksey as manager.

Adjustment of Losses Under Blanket Policies Reviewed

(CONTINUED FROM PAGE 22)

ments and hence can recover only three-fourths of any loss. Now if he has a total loss at one location, aggregating \$100,000, the coinsurance clause would restrict his recovery to three-fourths of this or \$75,000. However, the distribution average clause provides that not more than \$60,000 shall be available in any one location and hence he cannot recover more than this in this particular case.

On the other hand, if he has a partial loss of \$50,000 at one location, this is under the \$60,000 limit imposed by the distribution average clause. However, the coinsurance clause still restricts his recovery to three-fourths of the loss, or \$37,500.

Thus it will be seen that the distribution average clause usually operates on total losses or on losses involving a substantial percentage of the property at one location, whereas the coinsurance clause operates on partial losses as well.

Sending of Second Notice of Assessment Acts as Estoppel

The sending of a second notice of an assessment to a member after the dead line had passed for remittance to the insurer acts as an estoppel to the denial of liability on the ground that the assessment had not been paid in time. This was the decision of the United States circuit court of appeals for the fifth circuit (Florida) in *Travelers Protective Association of America vs. Jones*.

Jones paid his semi-annual dues Jan. 1, 1933, extending his membership to June 30. In April of that year a special assessment of \$2 was levied and Jones was notified that this must be paid before May 15 or benefits would cease. Some time between June 1 and June 15 a second notice was sent to Jones stating: "Above you will find a special notice for assessment and semi-annual dues. At the time this was mailed we had not received your remittance for the special assessment of \$2 due on May 15. You are given this opportunity of paying it at this time with the semi-annual dues." The assured died as the result of an automobile accident June 17.

There was nothing in the second notice, according to the higher court, to indicate that Travelers Protective was insisting upon the provision of the constitution and bylaws regarding payment of special assessments. The notice clearly indicated to Jones that the insurance was kept in force by the grace of the association. This naturally lulled him into a sense of security.

Howard Knudsen Gives Address

H. T. Knudsen, manager special risk division Aetna Casualty, addressed the casualty class of the Hartford Insurance

Motorcycle P. L. and P. D. Cover Difficult to Place

Motorcycle public liability and property damage is a coverage for which there are many prospects but only a limited market. Many producers have had difficulty in placing such risks even though they form a classification permissible under rules of the National Bureau of Casualty & Surety Underwriters.

There is a type of motorcycle risks, however, which is quite common and can be placed with most of the reliable companies, subject to certain restrictions. This is the purely commercial type such as delivery service conducted by business concerns.

Experience generally on motorcycles has been anything but good, and on the so-called "solo" motorcycles has been very bad, causing practically all the companies to refuse absolutely to write any of these risks. Motorcycles with more than two wheels and attached delivery box, used purely for commercial purposes, can be insured at moderate rates. They carry the class 4 light delivery car rate when owned and operated by a business firm for delivering its own merchandise, or when operated solely in the service of one concern, but class 3, the public delivery car, rate is charged when used to deliver for more than one concern.

Purely Accommodation Line

Producers will find that companies consider this purely an accommodation line and will require submission of the applicant's automobile, workmen's compensation and other business as well in order to accept the motorcycle. Individual companies may even then shy off from such risks because of bad experience on the compensation in connection with the motorcycle riders.

The attached sidecar has been found to make the motorcycle more stable, reducing hazard of skids and also probably reducing the average speed at which the vehicle is operated.

Institute on "Casualty Insurance Carriers." He included a discussion of the organization and method of operation of the various classes of casualty carriers. John W. Hughes, vice-president Aetna Casualty, presided.

Issues Named Driver Policy

Issuance by General Casualty of Seattle of a so-called named driver policy has been approved by the Washington department. This will be sold at 25 percent less than the cost of the contract containing an omnibus clause.

Addresses Joplin Agents

KANSAS CITY—G. B. Howland, assistant manager National Surety branch here, spoke on the fidelity bond production campaign being conducted in eastern Missouri and Kansas before the Joplin (Mo.) Insurance Agents Association.

EXCESS INSURANCE

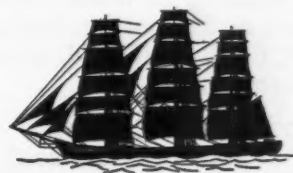
An important factor for security and stability in all business enterprises. There are those catastrophes which supposedly can never happen but so frequently do. Whether a firm is a self-insurer or carries primary coverage, excess insurance is a necessary safeguard. Investigate our facilities for handling all types of excess insurance, **underwritten by prominent underwriters.**

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Always Under Same Management

J. L. PICKERING, President

P. W. PICKERING, Sec.-Treas.

Illinois Iowa Indiana Missouri

McElroy Named Ohio President

(CONTINUED FROM PAGE 19)

Lloyd reporting that an official statement would be made by the board of trustees within a few days and requesting agents to take no action on the contracts until then.

With no vexing matters before them, the members settled down to an educational and business development program which met with universal approval.

Austin McElroy, the new president, has been prominent in both the old and

new Ohio associations, having served as vice-president during the past year and previously as a trustee of both associations. He is a member of the firm of the McElroy Co. of Columbus, founded by his father, Frank C. McElroy, a past president of the Ohio association. Previous to becoming active in the state association, he was president of the Insurance Society of Columbus.

L. Calvin Jones, who was chosen vice-president, is president of the firm of that name in Youngstown. He has been in the insurance business since 1915 and was one of the organizers of the Youngstown Board, of which he has been twice president. During the past year, he was chairman of the surety

committee of the Ohio association and the well-attended and popular conference on bond production was a tribute to his efforts.

After P. B. Shawan, Toledo, had welcomed the convention, and W. E. Flickinger, Cleveland, had responded, Frank Mueller, Jr., Chicago, agency secretary Continental Casualty, spoke on the development of accident and health premiums. An accident department is the logical step in the rounding out of the hypothetical agency which Mr. Mueller described as typical. Particularly important is the fact that new solicitors can be trained to sell accident and health insurance quickly and thus be put on an earning basis. In the discussion which followed, Mr. Mueller demonstrated sales talks and explained various provisions in the standard policies.

After President Martin gave his report, which met with an enthusiastic reception, two conferences occupied the luncheon period.

The first afternoon session was given over to talks by E. D. Lawson, western marine manager, Fireman's Fund on marine insurance and Don McVay, vice-president, Ohio Farmers, followed by the group conferences on rural agents and bond production.

"Italian Count" at Dinner

At the banquet, with over 500 attending, the sole speaker was "Count Ernesto Russo, of Milan," who mixed American jokes with a foreign accent under the title of "America as I find it." After being asked to speak on the Ethiopian and Spanish situations, the "Count" switched to a New York accent and admitted he was a professional entertainer who had never been out of America. He made a great hit with his observations on almost every aspect of life.

The Wednesday morning session was executive and centered largely around a discussion of financed automobile business. E. C. Lunt, vice-president Great American Indemnity, New York, was the featured speaker at the luncheon.

Superintendent R. L. Bowen of the insurance department was an afternoon speaker, followed by two group conferences in which the rural agents discussion was continued and R. A. Julian, Ohio Inspection Bureau, Columbus, discussed rating problems of municipalities.

C. Stanley Stults of Hightstown, N. J., member of the executive committee of the National Association of Insurance Agents, brought to the Ohio agents an enthusiastic message about the value of the national organization. He compared its start in 1896 with 20 members to its recent Dallas convention attended by 1,555. He pointed out the value of the Washington service office. He expressed faith that the rural agents committee will be a significant enterprise. He undertook to impress upon his audience the fact that the leaders in the national association are devoting hours and weeks to the solution of problems. The bare announcement of the results, he said, frequently gives no indication of the amount of work that was involved.

Breakfast Conference Discussion

Problems of the insurance department were aired at the Wednesday breakfast conference. Raymond Rhoads, deputy superintendent, and L. U. Jeffries, warden of the department, shared the spotlight and answered questions of agents regarding licenses and conduct of financial institutions.

The most prominent subject was the practice of some financial houses including in mortgages a provision giving them control of insurance. Mr. Jeffries stated that the full legal power of the department to stop this has not been determined, but that the department has been successful in inducing mortgagees to omit or ignore such provisions.

In commenting on examinations for licenses, Mr. Rhoads declared the caliber of applicants is constantly improving and that better marks are being scored, although examination have been made more difficult.

LATE FIRE NEWS

Fowler Now Assistant Secretary

F. Addison Fowler, head of the automobile department of Central Fire of Baltimore, has been appointed an assistant secretary of that company. He went with Central Fire in 1926, previously having been connected with the West Virginia Fire Underwriters Association. In 1929 he was in charge of the automobile department. He is a past president of the Insurance Society of Baltimore and of the Binder Club of Baltimore.

Minneapolis Veteran Dies

Funeral services were held at Minneapolis for W. A. Laidlaw, 75, president of the Farmers Mutual and associated with several other mutual companies. At one time he was secretary of the Northwestern Fire & Marine.

J. W. Noble Dies Suddenly

John W. Noble, Indiana state agent for Security of New Haven, was found dead in bed Tuesday morning in the hotel where he was staying in South Bend. He had headed various state organizations, including the Indiana Fire Underwriters Association, Insurance Federation and Blue Goose.



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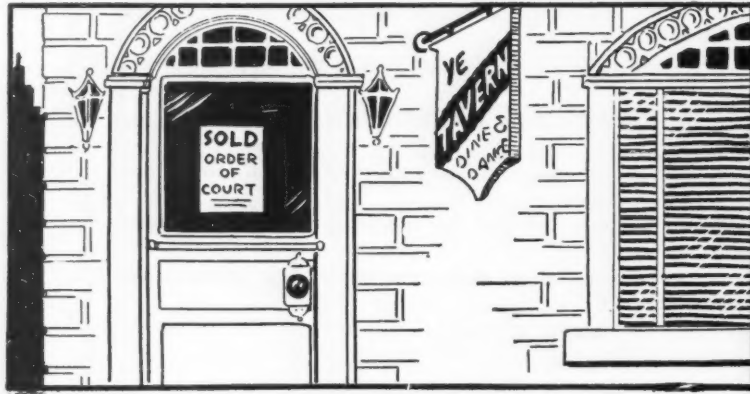
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Every owner of a building in which intoxicating beverages are served, may find himself in difficulties by reason of the ILLINOIS LIQUOR CONTROL LAW, unless he is protected with insurance.

The real estate and personal property of the building owner and tavern keeper may be sold to satisfy such judgment.

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Capital
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Surplus to Policyholders
as of Dec. 31, 1936
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POINTERS FOR LOCAL AGENTS

Questions Prepared for Use of the Solicitors

At the annual meeting of the National Association of Insurance Agents at Dallas, W. E. Harrington of Atlanta, who acted as commentator at the close of the merchandising session, in the course of his remarks, stated that his agency had compiled a series of questions for its solicitors to be used with assured. These, he said are creative questions or constructive. They are suggestive in that they bring up various coverages to help the solicitors to remind assured as to classes of insurance that might be overlooked.

Questions Suggested

The questions are as follows:

Fire Insurance: Does risk qualify for I. U. B. or reporting form cover?
Is breach of warranty clause attached?
Is work and materials clause attached?
Is plant worked at night? If so, is night permit attached?
On two or more locations under blanket cover, has assured secured advantage of 90 percent coinsurance with elimination of pro rata distribution clause?
Has assured contract with railroad for siding? If so, is subrogation under policy waived?
On sprinklered risks—is term basis for insurance used?
Where 90 percent or 100 percent coinsurance is required—is advantage taken of blanket cover form?
Where refrigerating system is used—is consequential damage covered?
Are improvements and betterments of tenant covered?
On lumber risks—check market value clause.
Check lightning and dynamo clause to ascertain whether current form which covers damage to inside of motor where fire ensues has been attached.
Are values on side tracks beyond period of bill of lading liability covered under form?
Alterations and improvements permit?
Is property on leased ground?
Has a recent appraisal been made?
* * *

Use and Occupancy: Per diem—Raw materials included—coinsurance form—rents—leasehold?
Can raw materials be replaced within time allotted under standard U. & O. form?
* * *

Sprinkler Leakage: coinsurance?
* * *

Tornado: Smokestacks covered—coinsurance—concurrent with fire forms as to companies—bridge the gap clause?
* * *

Auto Liability: Limits sufficient—experience rated—deduct property damage? Automatic pickup on trucks?
Drive-other-car endorsements on personal cars?
* * *

Contingent Auto Liability: Hired cars—employees use of cars? Joint participation plan between employees and employers with non-ownership rider attached?
* * *

Auto Fire and Theft: Fleet rated?
* * *

Workmen's Compensation: Employees in other states—first aid kits used—audit periods—medical aid—excess—safety organization?
* * *

Public Liability: Elevators—foreign substance—demonstration of product away from business—construction of outside advertising signs—teams—bicycles?
Any professional services rendered on premises?
* * *

Bonds—Fidelity: Form of salvage

clause—blanket position—mercantile blanket—forgery?
* * *

Plate Glass: Lettering covered?
* * *

Burglary: Outside holdup—mercantile safe—mercantile open stock?
* * *

Parcel Post: Coupon or open form?
* * *

Marine: Salesman's samples—incoming shipments insured—outgoing shipments insured?
* * *

Life Insurance: Partnership—Group on employees—salary savings?
* * *

Boilers: Cracks and fractures—use and occupancy?
* * *

Engines and Electrical Equipment: Transformers—generators. Analysis of potential U. & O. loss on machinery units.
* * *

Credit Insurance.
Explosion.
Water damage.

Two Analysis Forms

Mr. Harrington stated that his office uses two forms for quick analysis of accounts in connection with delivery of renewals and also in general solicitation, one personal and the other commercial. They are not the complete forms for survey purposes that his firm, Spratlin, Harrington & Thomas use, but they are employed largely for reminder purposes.

The commercial form is:

INSURANCE RECORD for.....
as of.....

We attach for your convenience, a record of insurance carried with our firm. The forms of protection you have under these policies are indicated by a check mark.

We hope this will be of value in determining whether your present insurance meets current requirements.

Automobile Insurance:

- () Fire and theft—pilferage included (). Excluded ().
- () Liability for injuries to the public.
- () Liability for damage to property of others.
- () Liability for cars owned and used by employees.
- () Collision damage to your own cars.
- () Tornado, hail, explosion and water damage.
- () Liability for cars rented or hired.

Property Insurance:

- Fire Insurance:**
- () Stock.
- () Furniture and fixtures.
- () Building.
- () Windstorm—hail included (). Excluded ().
- () Explosion.
- () Riot and civil commotion.
- () Sprinkler leakage.
- () Boiler explosion.
- () Electrical machinery damage.
- () Engine breakage.
- () Open stock burglary.
- () Safe burglary.
- () Inside robbery.
- () Outside robbery.

Bonds:

- () Fidelity.
- () Forgery.
- () Supply.
- () License.

Transit Insurance on Merchandise:
() Parcel post.

- () Motor truck.
- () Rail.
- () Water.
- () Plate glass.
- () Credit insurance.

* * *

Liability Insurance:

- () Compensation.
- () Public.
- () Elevator.
- () Property damage.
- () Contractual.
- () Products.
- () Side track.

* * *

Business Interruption Insurance:

Use and Occupancy:

- () Fire.
- () Tornado.
- () Explosion.
- () Riot and civil commotion.
- () Leasehold.
- () Profits.
- () Partnership Life.

* * *

The personal form is:

INSURANCE RECORD for.....
as of.....

We attach for your convenience a record of insurance carried with our firm. The forms of protection you have under these policies are indicated by a check mark.

We hope this will be of value in determining whether your present insurance meets current requirements.

Automobile Insurance:

- () Fire and theft—Pilferage included (). Excluded ().
- () Liability for injuries to the public.
- () Liability for damage to property of others.
- () Liability while driving cars not owned by you.
- () Liability for injuries to chauffeur.
- () Collision for damage to your own car.
- () Tornado, hail, explosion and water damage.
- () Liability for cars owned and used by servants and other employees.
- () Plate glass breakage.
- () Tow-in charge from breakdown.

* * *

Personal Effects:

- () Fire insurance.
- () Fine arts floater on antiques, paintings and objects of art.
- () Jewelry all-risk cover.
- () Furs all-risk cover.
- () Silverware all-risk cover.
- () Floater covering all risks out side of residence.
- () Stamp collections, cameras, guns, golf equipment, musical instruments, special all-risk cover.
- () Explosion (fire policy does not cover explosion loss unless fire ensues and then for fire damage only).
- () Riot and civil commotion.
- () Residence burglary.
- () Personal holdup.
- () Windstorm.
- () Water damage.
- () Burglary and robbery in safe deposit boxes.

* * *

Dwelling:

- () Fire insurance.
- () Windstorm—hail included (). Excluded ().
- () Explosion.
- () Liability for injuries to public.
- () Liability for injuries to servants and other employees.
- () Rental value.
- () Boiler explosion.
- () Water damage.
- () Glass breakage.
- () Liability for injuries to public from dogs.

* * *

Personal:

- () Accident—covering loss of income and principal sum.
- () Health—covering loss of income.
- () Life—principal sum.

SALES IDEAS OF THE WEEK

Renewal Suggestions Made on Residence Policies

The Travelers Fire in "Protection" suggests four things that an agent should do when renewing a residence fire policy:

First, he should check the present insurance against present day replacement costs and make certain that the property owner would be paid in full in case of a bad fire.

Second, include rental value insurance if a policyholder is not already covered. If his house would rent for about \$80 a month, \$1,000 rental value should be taken. If it rents for \$100 a month he should carry \$1,200 rental value.

Third, he should check up on the fire insurance on his household contents. He should have an inventory made so that he knows about what the value is.

Four, he should be sold a supplemental contract on both his house and household contents. The supplemental contract carried on the building would not pay damage to furniture resulting from a windstorm, for example. A policyholder should have 100 percent protection.

Rents have advanced in many quarters so that a man would have to pay off considerably more to rent a house while his own was being rebuilt or if he was a renter he probably could not get the same figure elsewhere. In many cases householders have put in refrigerators and other equipment and have not increased their insurance. The supplemental policy goes far to eliminate the danger of a large uninsured loss.

Owners Protective Live Line

The Travelers is urging agents these days to push the sale of owners' protective insurance now that the minimum premium has been reduced from \$20 to \$10. The reduction in the minimum, the Travelers believes, should make this class of cover attractive to owners of small enterprises including the home builder.

Any person or firm having buildings erected under contract is a prospect. Although the contractor may be protected by proper compensation and liability policies the owner should seek to have his interests protected in the event of accident caused by the operations of the contractor or subcontractor as well as the existence, location or condition of the material and equipment used by or delivered for use by the contractor.

The Travelers points out that curiosity is always aroused by the erection of a new house. The neighbors drop around to observe and criticize. While inspecting the incomplete houses, passing over and around material left by the contractors, there is a distinct possibility of accident, the Travelers points out.

- () Annuity—retirement income.
- () Sports liability (golf, hunting, etc.).
- () Medical reimbursement for injuries to self or family.
- () Saddle horse liability.
- () Life and transit on horses and cattle.

Herbert E. Manners, associate general manager of the National Automobile Club, has been appointed to the California traffic safety commission.

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FIRE INSURANCE NEWS BY STATES

MIDDLE WESTERN STATES

Bar Association Head Gives Advice to Detroit Agents

DETROIT—Unethical practices by insurance agents could be ironed out rapidly and thoroughly through an integrated association such as the legal profession now enjoys in Michigan, George E. Brand, past president of the Detroit Bar Association and for 7 years head of its unauthorized practice of law committee, told the Detroit Association of Insurance Agents in a talk on "Organization Problems."

He said a grievance committee should be appointed to investigate charges of unethical practice among insurance agents, whether they are members of the organization or not.

When an agent appears upon investigation to be guilty of unethical practice, Mr. Brand said, his case can be referred to the insurance department with the committee's recommendation. He strongly recommended that this procedure be adopted to clean up the insurance business and place it on a higher plane in the eyes of the public.

President A. I. Dreifus reviewed the highlights of the Dallas convention and urged in connection with the agents' qualifications law, which goes into effect Oct. 29, that the association endeavor to persuade Michigan State College or some other Michigan institution of learning to put in an insurance course. He suggested that the requirement eventually might be made that an applicant for a new license must either have taken the insurance course or have had a year's practical experience in an insurance office before obtaining license.

Wins Essay Contest

The Fire Prevention Week essay contest sponsored by the Case & Son agency of Marion, Kan., was won by Fern E. Stenzel. R. B. Lathan, North America, president of the Kansas Fire Prevention Association, judged the entries.

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Receive More Complaints on Investors Syndicate Move

DETROIT—Complaints from Port Huron agents this week that their renewals on properties acquired by or mortgaged to Investors Syndicate have been subjected to dictation in their placement added to the resentment that was caused by similar cases reported by agents in Flint, Pontiac and elsewhere recently.

As a result of the previous complaints, Commissioner Gauss received a ruling from Attorney-general Starr that mortgage clauses giving the mortgagee the right to dictate the carrier are invalid in Michigan. However, Investors Syndicate apparently anticipated this ruling by having the matter of insurance coverage handled in a separate agreement between themselves and the property owners involved rather than placing the statement in the mortgage clause.

C. C. Ippenlatz, Wayne county representative for Crum & Forster, advised George Brown, executive secretary Michigan Association of Insurance Agents, that his companies are permitting local agents to place the renewals with full commissions allowed. Marsh & McLennan controls the account.

YETKA RULING DRAWS FIRE

Numerous protests against the recent order of Commissioner Yetka prohibiting finance companies from forcing their customers to switch their fire insurance to companies designated by the lending institutions are being received at Mr. Yetka's office.

The protests come from banks, mortgage companies and building and loan associations. Some insurance companies also have criticized the order, while others have approved it. Agents generally have endorsed the action of Mr. Yetka. So far there has been no action to restrain the enforcement of the ruling.

Rogers, Kingan on Coast

A. S. Rogers, general manager of the London & Lancashire from London, and Gilbert Kingan, United States manager, are in San Francisco visiting W. M. Gilmore, Pacific Coast manager.

Indiana B. D. Meeting

Two Business Development meetings are being held in Indiana this week. At Madison, Tuesday, A. W. Schmadeke, special agent Atlas, and M. B. Shaw, special agent Royal Exchange, were co-chairmen. R. O. Hudler, special agent Aetna Fire, and J. J. Ronayne, special agent Commercial Union, are co-chairmen of a meeting being held Thursday at New Albany.

Report on Security Mutual

The Minnesota department has issued a report on the examination of the Security Mutual Fire of Chatfield, Minn., as of June 30, showing assets \$168,060, premium reserve \$44,340, surplus \$96,868.

Invite 200, Only 25 Attend

WICHITA—The Associated Fire & Casualty Agents of Kansas, organized last spring to include mutual and mixed agencies not eligible for membership in local boards affiliated with the Kansas Association of Insurance Agents, held a meeting here with representatives from six towns present. D. Gail Smith of Wichita, president, and Elmer Overholt of the Overholt-De Vore Agency of Wichita, secretary-treasurer, had invited

Chairman of Missouri Executive Committee



L. W. GARLICH, St. Joseph, Mo.

L. W. Garlich of St. Joseph, Mo., was re-elected chairman of the executive committee of the Missouri Association of Insurance Agents at the annual meeting. He has served as its president and is a live man in the organization.

some 200 to attend and about 25 responded. A round table discussion of underwriting and adjusting problems, plans for membership expansion and other business matters were on the program. Ralph Mills of the Wichita office of the Kansas Inspection Bureau was a guest.

Agent's Son Is Poster Winner

James F. Gould, son of Fred Gould, well known Arkansas City, Kan., local agent, a student of Wichita University, won first place in the university division of the Wichita Fire Prevention Week poster contest sponsored by Dulaney, Johnston & Priest.

Postpone Wichita Meeting

The regular meeting of the Wichita Insurers scheduled for Oct. 28 was postponed, as most of the members were attending the Kansas state convention in Topeka. Reports of the Dallas convention will be given at the meeting Nov. 11 by Frank T. Priest, H. N. Fullington, James Knorr and President B. S. Chapell.

E. M. Allen on Illinois Card

In addition to the speakers previously announced, E. M. Allen is to address the banquet Nov. 17, during the convention of the Illinois Association of Insurance Agents in Rockford. Mr. Allen is executive vice-president of the National Surety and always has a message of importance in his convention addresses.

Union of Indiana Rally

The Union of Indiana held a sales conference in Indianapolis with field representatives from Illinois, Ohio and Indiana. In the evening the company representatives and executives were entertained at the home of Francis Dunn, president, at Culver. Saturday they attended the Notre Dame-Navy football game at South Bend.

Hear Reports from Dallas

The Hutchinson (Kan.) Insurance Board heard reports of the Dallas con-

vention at the luncheon meeting Oct. 26 from President M. W. Webster, Wade Patton, secretary of the Kansas association; Kieth Mitchell of the Valley Agency, and Bert Mitchner, who was one of the principal speakers on the Dallas program.

The Hutchinson Board recently had charge of the annual fire prevention meeting of the chamber of commerce. Students who had won prizes in the school essay, poster and speech contests sponsored by the board and chamber of commerce were guests. Mr. Webster presided and Hugh Coldwell, state agent Commercial Union group at Wichita, spoke in behalf of the Kansas State Fire Prevention Association to the seventy-five members and guests present. Denzil Lowe of the McNaghten Agency was general chairman of the Fire Prevention Week program.

Nebraska September Losses

LINCOLN, NEB.—September fire losses reported to the fire marshal's office totaled \$122,215, compared with \$157,578 for the same month a year ago and \$106,722 for August. About \$100,000 loss was sustained in 50 farm fires.

Cincinnati Agency's Name Change

Espy & Rielage is the new name of the G. Andrews Espy agency, Cincinnati. Principals are G. A. Espy and B. A. Rielage, the same as previously. The agency is about a year old and has offices in the Ingalls building.

Lucey Talks to Women

MINNEAPOLIS—Harold D. Lucey, special agent Employers Liability, addressed the October meeting of the Minneapolis Insurance Women's Association. A dinner preceded the talk.

New Evansville, Ind., Officers

The Evansville (Ind.) Association of Insurance Agents has elected these officers: President, H. M. Lukens; vice-president, A. W. Schoettlin; secretary, W. C. Myers; treasurer, J. R. Dill; directors, Ralph McReynolds, chairman; H. P. Frazier, J. F. Conner, F. C. Richardt and F. K. Werner.

B. D. Meet in Des Moines

DES MOINES—Plans are now complete for the Business Development meeting here for zone 6 Nov. 2, starting at 1:30 p. m. R. W. Criswell, Iowa state agent Automobile of Hartford, will preside. Speakers are: "Some Selling Fundamentals," by Fred Brake, special agent Aetna Fire; "The Futility of Price Appeal," W. T. Shirley, state agent New York Underwriters; "How Vulnerable Are We," W. A. Harvey, state agent Great American; "An Organized Sales Campaign," Wallace Rodgers, assistant manager, Western Underwriters Association, and "Rural Agents' Problems," R. W. Forshay, Anita, Ia.

Harley Makes Change

Ralph L. Harley has resigned as superintendent of agents for the Farm Property Mutual of Iowa to become special agent for the Mutual Fire & Tornado of Cedar Rapids, Iowa.

Michigan Executive Meeting

DETROIT—Martin Mullally, Muskegon, President Michigan Association of Insurance Agents, has called a meeting of the governing committee on Oct. 28, at Lansing, to consider current problems. The session will begin with a luncheon and continue through the afternoon.

While no agenda has yet been prepared, it seems probable that among the problems that will receive executive attention at the session will be that of



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building up coextensive membership. A drive to this end will be undertaken by the Detroit Association of Insurance Agents following the November meeting.

Consideration will be given the appointment of a field secretary, authorized at the last convention; the agency in-and-out rule, which seems to be coming to the fore in Michigan these days, and the mutual competition angle.

Renew Des Moines School Cover

DES MOINES—One-third of the insurance on Des Moines' 97 school buildings, which expires Nov. 1, has been ordered renewed for three years by the Des Moines school board. Under the present contract with 44 Des Moines agencies, \$5,454,939 fire insurance on buildings and contents and \$5,304,939 windstorm and hail is carried. The annual premium is \$8,800.

Varied Program in Owatonna

At the meeting of the Southern Minnesota Agents' Regional Association in Owatonna, Lester Bickford of Owatonna gave a talk on Mexico coverage, F. J. Steiner of Blue Earth on garage liability, Edward A. Storvick of Albert Lea on current insurance news, and Francis McGovern and Arthur A. Hirman of Rochester on the National convention. Further plans were discussed for the open meeting to be held at Fari-bault Nov. 16.

Opens Fort Dodge Office

The Underwriters Adjusting has opened an office in the State Bank building, Fort Dodge, Ia., in charge of W. G. Hodge, resident adjuster, and supervised by the Des Moines office.

Mr. Hodge joined the Underwriters in 1936. He has been in fire insurance work since 1907, having been with the Twin City Fire, American Central and Buffalo as field man and adjuster. He is capable of handling any type of loss.

Fort Dodge office will handle the counties of Pocahontas, Calhoun, Humboldt, Webster, Wright, Hamilton, Franklin, Hardin.

Get Port Huron Cover

PORT HURON, MICH.—The Port Huron Association of Insurance Agents, submitting a plan for increasing coverage on city properties and reducing costs on some risks, has been awarded all of the city business by the city commission. The nine agencies affiliated with the board will divide the business. Fire coverage will be \$401,465 until the exact amount is determined, against a total of \$168,350 fire now in force. The plan proposed increasing the fire cover by \$233,115 at an increased cost of but \$300. Surety coverage for city officials, automobile on the city's trucks and cars and other insurance was included. The plan was presented by President E. R. Moore after a careful survey.

New Albany Board Election

The New Albany (Ind.) Board has elected new officers. It will be the host to the Business Development meeting Thursday of this week at the New Albany Country Club. The officers are:

President, Leon Hammer; vice-president, Byron F. LaDuc, Loftus-LaDuc Agency; secretary-treasurer, H. L. Weber, Weber Insurance Agency. The directors are John H. Rue, Trust Insurance Agency; Emmett Furlong, Furlong Insurance Agency, and Nellie M. Edler, Mutual Trust & Deposit Company.

Stresses Reserve Requirements

KALAMAZOO, MICH.—Eighty percent of the insurance on mercantile and manufacturing establishments in this country is handled by credit men, W. E. Ellis, Chicago, Royal-Liverpool group, told the Southwestern Michigan Credit Men's Association convention here. To determine the security back of an insurance policy, Mr. Ellis suggested a basic

Two Association Presidents in One Muskegon Agency

MUSKEGON, MICH.—The Campeau, Mullally & Meier agency is providing the presidents of both state and local associations as the result of the election by the Muskegon Association of Insurance Agents of O. A. Campeau as its new president. At the Michigan association's annual convention in Grand Rapids last month, Martin Mullally was chosen president of that body.

Other new officers of the Muskegon board are: Secretary, Mrs. Roy Doane, and treasurer, William Vanderwerp.

A report on the Dallas convention of the National association was made by Mr. Mullally.

comparison of funds for the protection of policyholders with the volume of business transacted on such funds.

An insurance company, when it writes a policy on which 50 cents is charged for \$100 of insurance, must collect this premium for 200 years before it will receive enough to pay a total loss to the owner, which indicates the hazard to which the policyholder is exposed when he buys insurance that is not amply protected by reserves, Mr. Ellis declared. In the meantime the company must invest this 50 cents in such a way as to receive enough interest to pay all losses and overhead.

J. M. Wilson, Kalamazoo general agent, spoke on fire prevention.

Mutual Assessment Approved

LANSING, MICH.—Judge Carr of the Ingham county circuit court has approved an assessment against former members of the Lapeer Mutual Fire following a series of hearings here. The assessment, it is anticipated by G. C. Liebrand, Bay City, counsel for William G. Simpson of Vassar, receiver, will approximate \$200,000 in view of more than \$100,000 in approved claims against the mutual. A previous assessment attempt was balked by an adverse supreme court decision based on technicalities.

B. D. Meet at Lorain

At the Business Development meeting at Lorain, O., this week, R. W. Little, president Lorain County Agents Association will welcome the visitors. L. R. Bean, district chairman and state agent the Caledonian will discuss the Business Development movement. William Rardin, state agent of the Agricultural will review the engineering, research and service of capital stock fire insurance. R. E. Vernor, Western Actuarial Bureau will speak on "Personality in Capital Stock Fire Insurance." P. W. Tribolet, Bellevue, O., local agent and chairman of the rural agents' committee of the Ohio Association of Insurance Agents, will discuss "Rural Agents' Viewpoint of Mutual Competition."

Minnesota Committees to Meet

MINNEAPOLIS—An all-day meeting of the executive committee and the membership committee of the Minnesota Association of Insurance Agents will be held here Oct. 29. All ten vice-presidents, who also are regional membership chairmen, have agreed to attend.

Many of those from outside the Twin Cities plan to attend the Minnesota-Notre Dame football game Saturday.

The purpose of this joint meeting is to launch a state-wide membership campaign. The association membership has been steadily rising the past year and now totals 517, a gain of 10 or more in the last few weeks.

Organization of another local board, that at Hibbing, was announced this week. Frank T. Milnor is president and C. W. Magnusson, secretary.

Qualification Law in Effect

LANSING, MICH.—The Michigan insurance department is ready to put into

force provisions of the new agents' qualification law passed by the 1937 legislature, effective Oct. 29.

All first-time applicants for fire and casualty licenses who reside within the corporate limits of cities or villages, must now submit to written examinations be-

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fore being granted authorization by the commissioner. Because of the imminent effective date of the new law, applications for licenses in these classifications have been unusually heavy in the past few weeks. Department officials are looking for a sharp drop in applications with the new act in force. Under its terms they must conduct examinations at points convenient to applicants if they are unable to come to the department.

Ohio Agency Changes

Following the death of James McBane of Bergholz, O., his insurance agency

has been transferred to his son, Ralph W. McBane.

The Willard N. Gove Agency at Wooster has been sold by his widow to B. M. Bates.

At Portsmouth, O., the Scudder Agency and the Morgan Agency have been consolidated and hereafter will be known as the Morgan Insurance Agency.

The executor of the estate of Logan Lorish of Blanchester, O., has sold his agency to Samuel Gatch of Milford, O.

J. E. Grant, Dallas local agent for many years, died there.

Allen M. Steen, Gainesville, Fla., local agent, died there following a long illness.

IN THE SOUTHERN STATES

Richmond to Raise Standards

Act at Exchange's Annual Meeting to Check Indiscriminate Appointments—Ragland Is Reelected

RICHMOND, VA.—Steps were taken by the Insurance Exchange of Richmond at its annual meeting to eliminate indiscriminate agency appointments. A



STUART RAGLAND

resolution was adopted holding that the appointment of agents without proper consideration of their qualifications to serve the public and uphold the prestige of stock insurance and the American agency system, is detrimental to the interests of both institutions and the insurance buying public. It was decided "to discontinue representation of and refrain from future dealings with any company or affiliate thereof which persists in such practice." The president was instructed to appoint a committee to investigate the status of agencies of companies represented by members of the exchange. Findings and recommendations are to be made to the board of directors and upon instructions from the board an attempt will be made to eliminate by conference with companies involved any situation adjudged detrimental to the general welfare of the insurance business in the Richmond area.

Ragland Is Reelected

Stuart Ragland, who was reelected president, declared that the chief aim of his new administration will be the elimination of part-time and unqualified agents. Mr. Ragland said that stock companies in the state reported a 3½ percent gain in business last year, bringing the number of fire insurance policies written by stock companies in Virginia to 87½ per cent of the total. There was an increase in fire insurance premiums in 1936. He predicted that the casualty and surety business would be brought under the jurisdiction of the insurance exchange.

Action of the exchange looking to the elimination of unqualified agents was taken following the submission of a re-

port on the part of a special committee which had been appointed by President Ragland at the preceding meeting to look into the situation and obtain a list of all companies represented by members of the exchange. This committee was headed by W. R. Walker, secretary-treasurer of the Davenport Insurance Corporation.

James T. Alsop was reelected vice-president of the exchange and Archer L. Richardson, secretary-treasurer. New directors are W. B. Claiborne, D. C. Hancock, W. T. Johnson and E. T. DeJarnette.

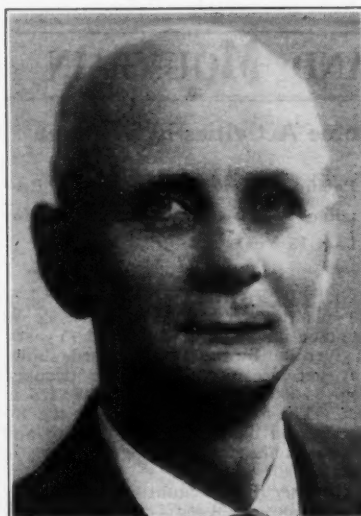
Oklahoma City Luncheon

Insurance Commissioner J. G. Read, A. C. Moore, secretary of the insurance board; Mott M. Keys, actuary of the Oklahoma insurance board, and State Fire Marshal W. C. Theimer met the Oklahoma City fire and casualty insurance agents at a luncheon Wednesday. The luncheon was given under the auspices of the Oklahoma City Insurers Exchange.

Moore Asks Cooperation

OKLAHOMA CITY—Assistance of fire and casualty field men in eliminating undesirable agents in Oklahoma is asked in a letter sent out by Avery C. Moore, secretary of the state insurance board. Insufficient financial appropriations limit the board's ability to make proper investigation of applicants for agency licenses, said Mr. Moore. He asked the field men to refrain from appointing agents who fail to qualify under the board rules. The following rules would be observed: New applicants are not to write or solicit insurance until licenses have been issued;

Chosen President



JOHN J. MOFFATT, Muskogee, Okla.

John J. Moffatt of Muskogee was elected president of the Oklahoma Association of Insurers. He was vice-president and on the resignation of J. Stewart Pearce of Tulsa as president, Mr. Moffatt was made acting president.

STANDARD INSURANCE COMPANY OF NEW YORK

Head Office: 80 John Street, New York

J. A. KELSEY, President.

C. L. HENRY, Secretary

G. Z. DAY, Vice-President

STATEMENT DECEMBER 31, 1936

CAPITAL	\$1,500,000.00
PREMIUM RESERVE	1,488,604.23
OTHER LIABILITIES	229,289.95
NET SURPLUS	3,450,793.34
TOTAL ASSETS	\$6,668,687.52

Bonds and Stocks valued on New York Insurance Department Basis. Securities carried at \$60,488.02 in the above statement are deposited in various States as required by law.

Chicago Branch: 175 West Jackson Blvd.

Alfred J. Couch

Manager Brokerage and Cook County Depts.

1794 1937

THE INSURANCE COMPANY

STATE OF PENNSYLVANIA

PHILADELPHIA, PA.

ANNUAL STATEMENT December 31, 1936

Reserve for Unearned Premiums	\$1,920,780.68
Reserve for Losses Under Adjustment ..	194,625.69
Reserve for Taxes and all other Claims	107,228.45
Contingency Reserve	100,000.00
CASH CAPITAL	1,000,000.00
NET SURPLUS	2,112,660.17

TOTAL ASSETS\$5,435,294.99

SURPLUS TO POLICYHOLDERS \$3,112,660.17

Bonds and stocks are valued on basis approved by National Association of Insurance Commissioners. On basis of market quotations, the total Admitted Assets would be \$5,548,777.75 and the Policyholders' Surplus \$3,228,142.93.

Acquire
THE OLD "STATE OF PENN"

applications will not be approved for a period of 30 days after receipt by the board; and each new agent is to present himself to the board for a written examination before a license will be approved.

Thomas to Home of N. Y.

D. G. Thomas, engineer for Jemison-Seibels, Birmingham, has joined the Home of New York group in the same capacity. His headquarters will be with Cliff G. Key, state agent, in Birmingham.

Report on National Meet

SAN ANTONIO, TEX.—Reports on the national convention at Dallas were given at the San Francisco Exchange's meeting. Secretary F. F. Ludolph said mortgage controlled business had come up for consideration and would be given further study, some of the states giving consideration to protecting the rights of the assured. In his opinion the answer to mortgage controlled business is educating the insuring public.

W. L. Stiles stressed the importance of an intelligent and effective plan for

meeting mutual competition. F. C. Gittinger emphasized the value of the knowledge gained through hearing the specialists discuss insurance problems. He and the other speakers dwelt upon the importance of attending the meetings of the National association when opportunity offers.

Women Hear McCormack

NASHVILLE — At the luncheon meeting of Nashville Association of Insurance Women, H. Phelps Smith of Gale, Smith & Co., introduced Commissioner McCormack who talked on "Tennessee Insurance Laws." Representatives of the Tennessee Inspection Bureau, state agents and local agents were guests.

Miss Dorothy Brummitt, president, was in charge. About 45 members and guests were present. A report was made on the recent bridge tea sponsored by the club, and a prize was awarded the member who sold the largest number of tickets.

Wichita Falls Women Organize

WICHITA FALLS.—Organization of a woman's division of the Wichita Falls Insurance Exchange was completed with 13 of the 20 member agencies represented. The following officers were elected: President, Miss Alyene Arnold; vice president, Mrs. Nell Thomson; secretary-treasurer, Mrs. Mildred White. Miss Arnold defined the purpose of the organization as a means of acquainting women employed by insurance agencies with all phases of insurance coverage.

Redden Donates Trophy

President T. G. Redden of the North Carolina Association of Insurance Agents has donated a trophy to be awarded to the North Carolina agency performing the most outstanding service during the year. The award will be made at the annual meeting in Asheville next May.

Plan Arkansas Mid-Year Meet

The officers of the Arkansas Association of Insurance Agents are planning to hold a mid-year meeting in Little Rock. The date has not been decided.

S. E. U. A. Georgia Changes

AUGUSTA, GA.—The Southeastern Underwriters Association has made the following changes in this territory: H. M. Kite has been appointed Augusta special agent to succeed George K. Croft, who resigned to become Georgia special agent of the Phoenix of London;

New Manager



RUSSELL W. MICHAEL, Atlanta

R. W. Michael, assistant manager of the southern department of the Fireman's group, who becomes manager, has had a splendid experience in fire insurance. He started in the accounting department in the southern office when E. T. Gentry was manager. After he reached the point of assistant accountant Mr. Michael found that this was too monotonous a job for his type so he requested to be transferred to the underwriting department. He was getting \$125 a month as an accountant. The only underwriting job open paid \$85 a month. Mr. Michael switched over to the \$85 job. Immediately his talent began to bloom, he evinced real skill, became an examiner and later was sent into the field and traveled in a number of states. He is on his toes all the time and has given a good account of himself.

T. G. Kelly, formerly located at Macon, has been attached to the Augusta office to succeed H. C. Chapman, transferred to Atlanta.

Georgia B. D. O. Committee

The Georgia Association of Insurance Agents has appointed its Business Development Office committee: Jack M. Jones, Savannah, chairman; Sidney O. Smith, Gainesville, and W. C. Pease, Jr., Columbus.

turned to Montana from a visit to the San Francisco offices.

Clarence Lord of the engineering department at the San Francisco office of the America Fore has been in Montana attending the special agents and Blue Goose meetings held in Great Falls. He is also making points in the vicinity of Great Falls.

William Quaid, vice president of the Home, will be in Montana on Oct. 30 and 31. He is en route from the Kansas Association of Insurance Agents' meeting in Topeka, held this week, to the California agents' meeting in Hollywood, Nov. 8-10. Mr. Quaid will leave Montana Oct. 31 for Seattle to visit that office of the Home before continuing his trip to California. C. Arthur Borg, advertising manager, who is accompanying Mr. Quaid at the agents' meetings, will not make the trip to Montana and Seattle.

The Pacific Board has notified Billings, Mont., agents of a 20 percent reduction in dwelling rates.

Relief Provision Adopted By Brokers Exchange

SAN FRANCISCO—The board of governors of the Insurance Brokers Exchange of San Francisco has been given authority to grant relief to members under a constitutional amendment adopted at a special meeting. President Stephen Malatesta said the action did not mean the inauguration of a rate war or countenancing practices which would reflect unfavorably on brokers as advisers on insurance matters. He said the exchange had been forced into the action as a result of the inability to get the Pacific Board to act on a relief amendment adopted by the Society of Insurance Brokers last June. Since the society would not rescind the amendment, the exchange decided to take similar action to protect its members, said Mr. Malatesta.

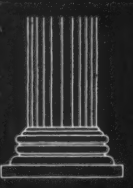
The exchange recognizes the value of the stock company standards and rating services, although at times inequalities crop up and rates need correcting because of changing conditions, said Mr. Malatesta. When such inequalities or errors appear they should be corrected and readjustment made only after careful presentation of facts and not because some competitor decides to start a rate cutting proposition, he said. The exchange should assume the duty and leadership in demanding certain corrections in practices, he said.

Central Manufacturers Was Host at Luncheon

The Central Manufacturers' Mutual Los Angeles branch office at 650 South Spring street, was host at a luncheon to a group of about 45 agents and brokers in southern California. H. A. Kern, superintendent of agencies, was the guest speaker and was introduced by Don M. Berlin, branch manager in charge of the southern California division. Mr. Kern spoke on the economic trend of fire insurance and its relation to mutual insurance progress. The historical background and growth of the company was traced from its date of incorporation in 1876, when its first local agency appointment was made. The Central Manufacturers receives its business from licensed agents and brokers exclusively. It now operates from coast to coast. It is also licensed in all provinces of Canada except Prince Edward Island.

Agency "Turns Tables" on Complimentary Campaigns

The Homer H. Smith Insurance Agency of Salem, Ore., will celebrate its 40th anniversary Nov. 5. Founded in 1897, the agency has grown to one of the largest in Oregon. Associated with Mr. Smith is his son, Homer Smith, Jr. Mr. Smith, Jr., in a letter to special



STABILITY

The Boston could lose by conflagration or shrinkage in market values an amount almost four times its unearned premium reserve; the Old Colony, could have over five times; and yet neither the unearned premium reserve nor any other reserve fund would be affected in any way.

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PACIFIC COAST AND MOUNTAIN

Supervisory Committee Meets

Joint Conference of Managers Was Held in Denver to Review the Work of the Year

DENVER—The Rocky Mountain supervisory committee met here, W. N. Achenbach of Chicago, manager Aetna Fire, being chairman. He was accompanied by E. A. Henne, manager America Fore; A. F. Powrie, manager Fire Association and president Western Underwriters Association, and A. C. Baillie, secretary Home of New York. From San Francisco there came W. O. Wyman, manager National of Hartford; A. T. Bailey, manager North British & Mercantile, and E. T. Cairns, vice-president Fireman's Fund. The committee spent two days here, going over the work of the year with Frederic Williams, manager of the Rocky Mountain Fire Underwriters Association. The committee expressed itself as being satisfied with what was being done.

Some Activities in Montana

Pacific Board Figures Shows Premium Trend and the Loss Ratio for Last 15 Years

GREAT FALLS, MONT.—Trend of fire insurance rates and experience in Montana for a period of the last 15 years, as given out by the Pacific Board, shows that net fire premiums have dropped from \$4,300,905 in 1930 to \$2,499,276 in 1936. The average loss ratio for the 15-year period has been 49.79 percent and there has been an average reduction in rates of 38.7 percent.

The executive committee and officers of the Montana Agents Association will hold their first meeting at Butte, October 29. Regional vice presidents will at that time be appointed by President Byron Jennings and other matters pertaining to the association will be discussed.

H. L. Bunker, special agent of the hail department for the Aetna Fire, North America and Springfield groups, has re-

agents and managers of the companies represented, called attention to the fact that "for 40 years we have been harassed and annoyed at various times by stickers, enclosures, pleas and what-have-you for business commemorating the anniversary of the company, general agents, or the birth of the special agent's latest offspring." He went on to say that "we feel, therefore, quite justified in requesting the return of these favors, and we are enclosing some of the aforesaid stickers which we will ask you to attach to any business that you may be able to broker through this office commemorating our 40th anniversary." A prize of a leather nickel was to be the award to the office turning in the largest amount of business.

Obviously the letter was written in the lighter vein, and much to the surprise of the Smith agency, a steady volume of brokered business has been sent in by the various companies. Many humorous replies were received, the consensus being that at last the companies have "had the tables turned on them" as respects the use of complimentary stickers.

Utah Meeting Set for Nov. 27

The annual meeting of the Utah Fire & Casualty Insurers Association will be held at Salt Lake City, Nov. 27. T. W. Muir of Salt Lake City, Utah, is president; F. S. Young of Ogden, vice-president, and W. M. Anderson, Salt Lake City, secretary and treasurer.

Heatfield, Hedreen at Yakima

YAKIMA, WASH.—A. S. Heatfield of Selbach & Deans, Spokane, gave a paper on "Farm Underwriting" and Guy N. Hedreen, Fire Association, on "Use and Occupancy" at the meeting of the Yakima Insurance Exchange.

Hold Conference in Portland

PORTLAND, ORE.—S. K. Bjornson, assistant manager Rain & Hail Bureau, Chicago, conferred here with C. F. Laude, superintendent of the bureau at Spokane, and H. L. Bingen, special agent, Great Falls, Mont. While here they were guests of R. H. Rasmussen, Home of New York.

New Officers Elected

SAN FRANCISCO—New officers elected by the Automobile Conference of Northern California are C. W. Brennan, Northwest Casualty, president; R. W. Chandler, American Motorists, vice-president, and Fred Dall, Gulf, secretary. Directors elected were Messrs. Brennan, Chandler and Earle Davis, Central Surety; H. B. Humphrey, Associated Indemnity, and Neal Weaver, Pacific Indemnity.

The Automobile Conference is a branch of the West Coast Conference and is composed of companies which are not members of the National Bureau of Casualty & Surety Underwriters.

New Office Opened

SAN FRANCISCO—An elaborate reception was held by the Edward Brown & Sons general agency to formally open its handsome new three story building located at 432 California street in the heart of the financial and insurance district. The firm was established in 1875 and is now headed by Arthur M. Brown, Sr.

New California Features

Several features for the convention of the California Association of Insurance Agents in Hollywood, Nov. 8-10, that there were not ready for announcement last week when most of the program was published, have now been added, according to Frank C. Colridge, secretary. The response to the address of welcome will be by C. E. White of Oakland. W. H. Menn of Los Angeles, new chairman executive committee National Association

of Insurance Agents, will give an address at the opening session.

Hal Harvard of San Jose will give an address the afternoon of Nov. 8 on "Financial Losses." Ernest Cochrane of Fresno will give a talk at the same session on "Practical Methods of Premium Financing."

McCullough's Territory

W. E. McCullough of Denver, manager of the Rocky Mountain Department of a number of companies, carries an advertisement in the "Underwriters Hand-Book of Colorado, New Mexico and Wyoming." Mr. McCullough represents most of these companies in the three states. In the advertisement the Merchants Fire of New York and National Reserve are listed. While Mr. McCullough represents these companies in Colorado and Wyoming, in New Mexico they are in charge of C. G. Redd of Albuquerque, who is state agent.

To Probe California Department

LOS ANGELES—The state assembly committee on governmental economy and efficiency plans to return to Los Angeles Nov. 1 to start an investigation of the insurance commissioners' office.

This investigation, it was stated in a resolution adopted by the committee, will cover the taking over of certain insurance companies. Col. W. H. Neblett and former Municipal Judge Leonard Wilson were appointed special counsel to assist the committee. They will serve without compensation.

Fireman's Fund Honored

SAN FRANCISCO—Three past commanders of Insurance Post 404, American Legion, were presented with gold past-commander's pins at a luncheon meeting. They were Howard Armstrong, Fireman's Fund; Fred Stuckey, Fireman's Fund, and William Reauveau, Aetna Life. Edward Zimmerman, Massachusetts Bonding, is now commander.

Bert G. Wills, vice-president, Fireman's Fund Indemnity, spoke on the program which was dedicated to the Fireman's Fund companies, in line with the policy of the post in honoring some specific company or group at each meeting. Eric Falconer, insurance attorney, formerly of the Fireman's Fund, recited the record of the company during the world war when more than 40 employees were in the United States service. Wesley King, historian, also told of the service record of the companies' employees. T. F. Ryan, assistant secretary and statistician, introduced the other members of the Fireman's Fund staff who were present.

EAST

Bay State B. D. O. Work Told

Manager Hinkley of American, N. J., Tells Agents of Meeting to Be Held in Boston, Nov. 22

WORCESTER, MASS. — Complete plans to promote the Business Development program in Massachusetts in the interests of stock fire insurance companies and agents will be formulated at a meeting in Boston, Nov. 22, R. G. Hinkley, New England manager, American of Newark, announced in a talk on the Business Development Office at the annual meeting here of the Massachusetts Association of Insurance Agents.

He urged the Massachusetts Association Business Development central committee to attend the meeting, and also local board officials. This will be a gathering of chairmen of Business Development committees.

Mr. Hinkley reported on progress of the program in Massachusetts. The state has been divided in 33 sections, with a committee for each. The majority of committees have met with local agents,

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1869



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GRANITE STATE
FIRE INSURANCE CO.
PORTSMOUTH, N. H.

ORGANIZED 1885

CAPITAL \$1,000,000.00

stated their aims and purposes, offered assistance and in many instances taken individual or collective action which has saved business in stock companies from going to other types of carriers, and put business on books of stock companies previously otherwise insured, he said. The most valuable result, however, has been the awakening of agents and field men to the problem, and substitution for a passive or defeatist attitude of a militant spirit which is bringing success.

In some localities, due to no local board or loose organization, not much has been accomplished. Committees are working on the possibilities of organizing new local boards where none exist and assisting in reorganizing inactive boards. The B. D. O. was set up as a joint undertaking, and it should so remain, Mr. Hinkley said.

Needs Association Support

"The cooperation of the Massachusetts Association of Insurance Agents is not only invited but desired. If it is not forthcoming, the field men must act on their own responsibility, as the stock companies cannot and must not retreat. The program must go on," he commented.

"Translate your story if possible from insurance phraseology into the assured's own language," he said. "In the quickest successful interview I ever had, I was given only two minutes, and I used them in making my comparisons fit the assured's own business."

B. B. Miller 30-Year Man

The Pennsylvania Fire, at a dinner for B. B. Miller, prominent local agent of Elizabeth, N. J., presented the honor guest with a set of golf clubs. Mr. Miller had represented Pennsylvania Fire for 30 years. The presentation was made by State Agent S. R. Howard and Special Agent R. R. Bumsted.

Debate Stock and Mutual Cover

BOSTON—Stock and mutual insurance men, office building agents and owners and realtors heard a joint presentation of the relative merits of stock and mutual insurance for office buildings. Ray Connor, chairman of the building owners and managers committee of the Boston Real Estate Exchange, presided. C. M. Smith of Chicago presented the advantages of the mutual plan. F. S. Dauwalter of New York, director Business Development Office, represented the stock company interests and devoted

Making the Circuit



FRANK W. BRODIE, Waterbury, Conn.

Frank W. Brodie of Waterbury, Conn., chairman of the New England advisory board is making a circuit of three New England state association meetings this week, starting at Manchester, N. H., and ending at New Haven Thursday.

At the Helm



C. CONRAD PARKER, Worcester, Mass.

C. Conrad Parker of Worcester, Mass., president Massachusetts Association of Insurance Agents, presided over the annual meeting at Worcester this week. He entered the Munro-Ingraham agency in 1914 and in 1920 became a partner, the name of the office being changed to Ingraham-Parker. The agency was established in 1866. For six months he was connected with the New England Underwriters Board. He has served as president of the Worcester Board.

a large part of his allotted time to a presentation of his own Dauwalter formula.

Boston Employees Organize

For the purpose of supporting the recently organized Service Men's Protective Association in its campaign to promote the interest of insurance middlemen against direct sellers, the Boston Insurance Office Employees Association has been formed. J. F. Haller of O'Brien, Russell Co. is permanent chairman and Elizabeth Moakley of Berry & Parsons is secretary. Mr. Haller will serve on the advisory board of the protective association.

Toole in Hartford Lecture

C. F. Toole, assistant manager Travelers Fire in New York City, gave the lecture on "Types of Insurance" before the fire insurance group of the Hartford Insurance Institute, Oct. 26. The second one will be given next Tuesday.

Mr. Toole's talks will give the student a detailed outline of the operation of stock companies and the various types of mutual companies as well as the legal and fiscal structure of each and the general methods of operation.

Lively Meetings in New York

At the four regional meetings of the New York State Association of Local Agents in cooperation with the Business Development Office this week, A. R. Menard, assistant director B. D. O., explained the Dauwalter formula for measuring the security behind an insurance contract. Roy A. Duffus of Rochester led the discussion on "Agency Service and Methods for Increasing Premium Income" at the meeting in Batavia Monday. The same subject was handled at the meeting in Geneva, Tuesday by F. L. Greeno of Rochester while L. T. Gilroy of Utica is handling the subject at Rome, Wednesday, and Johnstown, Thursday.

E. B. Gill, production manager Glens Falls Indemnity, was the speaker on

"Functions and Service of Capital Stock Insurance" at each of the meetings. A. B. Parker, Jr., special agent for the Boston, discussed "Consumer Cooperatives—a Menace to Private

Business," at each of the meetings and Wellington Potter of Rochester gave a talk on "Non-stock Insurance and Non-stock Propaganda" at the Geneva meeting.

IN THE CANADIAN FIELD

Start Agency Reform Move

Canadian Federation of Insurance Agents Makes Recommendations to the Dominion Board

TORONTO—The Canadian Federation of Insurance Agents, which represents the local agents' organizations throughout the country, is urging reform of agency practices in Canada. This matter was before the recent convention of the Ontario agents in Toronto. It is now stated that the federation has already made recommendations to the Dominion Board of Fire Underwriters, including the following: Survey of all items making up insurance expense, with a view to eliminating waste, and limitation of companies and underwriters agencies now operating in groups; qualification and limitation of agents, which would restrict appointments to bona fide agents only; elimination of commissions to managers, insurance clerks, adjusters, trust company lawyers, notaries, and similar so-called agents; requirement of membership by an agent in the local agents' association.

H. D. McNairn, Ontario superintendent, in referring to agency matters at the meeting here, said that part-time agents, canvassers or spotters, comprising a large proportion of those in the business, are in some cases parasites. He invited suggestions from the association as to what regulations might be adopted to govern admission to the business.

Charles Johnson, agency officer of the Ontario department, said that last year it had refused licenses to 170 applicants. The number of agents in Ontario has been substantially reduced, and probably there will be a further reduction.

New Brunswick Agents Elect

Luke S. Morrison has been elected president of the New Brunswick Association of Insurance Agents for the coming year. Beverley R. Armstrong, St. John, is vice-president and W. F. Wheeler, Moncton, is secretary-treasurer.

New Montreal Aviation Agency

With capital of \$50,000, a new agency, Canadian Aviation Insurance Managers, has been formed at Montreal.

MARINE INSURANCE NEWS

Marine War Risk Clauses

Proposal to Cover Goods While Waterborne Only Is Being Given Serious Consideration

In a letter to clients, Chubb & Son issued a warning that it may become necessary to limit war risk coverage so that it will attach only while goods are waterborne. This letter was sent particularly to holders of open policies.

"We wish to bring to your attention the fact that marine insurance underwriters throughout the world are considering effecting a limitation of war risk insurance on cargoes in order to eliminate the serious concentration of values at their risk at principal ports all over the world," the letter states. "In order to effect this purpose there is under consideration at the present time a revision of the war risk clause which, if adopted, would provide that with respect to cargoes, war risk insurance would only attach at time of loading on board the overseas vessel and would terminate either upon discharge therefrom or 48 hours after the arrival of the overseas vessel at port of destination." The letter is an attempt to bring the weight of the situation to the attention of assured and offer an opportunity to consider the advisability of rearranging their commitments (such as contracts of purchase or sale) so that they will require war risk insurance only within the foregoing limits.

Thorough Study Prompts Action

"This action is contemplated only after a long and thorough study by marine underwriters which resulted in a conviction that under present conditions of war such widespread destruction of property is possible that the accumulated

cargo values at certain ports might well create liability which even the whole marine insurance market (both here and abroad) would be unable to meet." It is pointed out that the letter should not be taken as notice that such change is already in effect, but simply put assured on notice that events beyond control may force the marine office at any later date to send formal notice that such revision of war risk contracts is necessary.

Seek Cargo Requirement Repeal

RICHMOND, VA.—Repeal of the law requiring cargo insurance for public motor carriers will be recommended to the next general assembly by the corporation commission. The law, calling for \$500 insurance for vehicles of less than three-ton capacity and \$1,000 insurance for vehicles of more than three-ton capacity, has proved to be an unnecessary hardship on small operators, according to the commission. In many cases, for-hire haulers have handled sand and other material that need no coverage, it was pointed out. When cargoes are valuable, insurance coverage may be arranged between carrier and shipper. No change is contemplated in the regulation requiring all public motor carriers to carry insurance covering personal injury and property damage.

Steel with Pacific National

Harry D. Steel has been appointed special representative in charge of the recently established marine department of the Pacific National Fire at Los Angeles, in charge of southern California and Arizona. Mr. Steel goes to the Pacific National from the Los Angeles offices of Newhouse & Sayre and is an experienced inland marine and all-risks underwriter.

M. C. Edwards has been added to the marine personnel at the head office in San Francisco, assisting Manager Harold E. Mankin and Wayne H. Holmes, assistant manager.

H. L. Yancey, 61, prominent local agent at Kenosha, Wis., for 20 years before his retirement in 1932, died in Milwaukee after a long illness.

Pave the Way—An accident policy sale is the easiest way to get acquainted with your prospect and pave the way for other lines. For suggestions that sell read The Accident & Health Review, A-1946 Insurance Exchange, Chicago. Sample 10c.

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• The insurance law firms whose professional cards are shown on this and the succeeding pages have been selected after careful investigation. They have the recommendation and endorsement of The National Underwriter.

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General counsel, Pacific National Fire Ins. Co.

JOHN J. TAHENY

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Representing Associated Indemnity Corp., General Reinsurance Corp., and others.
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JOHN B. BARNARD

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• The insurance law firms whose professional cards are shown on this and the succeeding pages have been selected after careful investigation. They have the recommendation and endorsement of The National Underwriter.

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and
HARLEY J. McNEAL
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(Continued next page)

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• The insurance law firms whose professional cards are shown on this and the preceding pages have been selected after careful investigation. They have the recommendation and endorsement of The National Underwriter.

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Spencer Welton Talks in Ohio on Fidelity Bonds

(CONTINUED FROM PAGE 27)

monial month. That took the form of an effort to see that every existing client of the agency had all the coverage he ought to have in every line in which he needed protection. The campaign was, I am told, wonderfully successful and it is interesting to me because Mr. Fetzer, as the head of an agency this year doing a business of nearly \$8,000,000, supplies most conclusive evidence that what I am urging upon you is plain common sense and a procedure which cannot fail to be profitable to every agent who adopts it.

"Another reason for emphasizing this fidelity business today is that it is a depression business. What I mean by that is probably clear enough to you, but let me say a few words by way of elucidation. When we have a panic or a de-

pression, a lot of people lose money or find their incomes greatly reduced, and they resort to one of the thousands of ingenious ways to make up the deficit through the greater resources of their employers. Many of the worst losses have come from men in high positions—men considered by underwriters to be preferred risks. Millions of dollars have been paid out by bonding companies on fidelity losses, but those vast sums have represented only a fraction of the losses to employers, who almost never carry as big a bond as the hazard or exposure warrants. It is estimated that losses to business concerns reach the staggering total of \$200,000,000 annually.

Volume Increases in Time of Depression

"As a result, employers have had brought very vividly to their attention, not only the necessity for protection against employees tempted beyond their strength, but the importance of getting adequate protection. If you will go back over the history of the bonding business you will discover that the fidelity premium volume increases tremendously when we get into a depression and for several years after we get out of it. Then, with returning prosperity, employers become less concerned with potential fidelity losses, and the premium volume remains at about the same annual figure, until we get another financial bump, and we have just had what appears to be one.

"Right now and for some time longer, fidelity bonds are and will be easy to sell. Another advantage is that once on the books, fidelity business tends to remain there. I know of schedules which have been carried in the same company for thirty years, but still more important is the fact that this is a high commission line. Many fidelity bonds are comparatively small, but, on the other hand, there are plenty of big ones, too."

Accident-Health Men Honor LaMont for Long Service

(CONTINUED FROM PAGE 27)

they engaged in further experiments in the form of permanent disability insurance, with changes every few years, with one experience and motivated largely by selling competition, exactly as in the case of accident and health men. But experiments did develop experience, results came to be studied, underwriting ability accumulated and even if it be said that there still is some experimenting, it is intelligently done, guided and controlled and watched over as carefully as in any other field of insurance. Today we know where we have been and where we are going.

Severest Test of All Times

"During recent years the business has been subjected to the severest test of all time. We have long known that general depressions adversely affected it, that higher lapses, lessened production, poorer claim experience, were to be expected. But we did not fully know how serious these effects could be until we had to weather the worst of all depressions, associated with new factors, new paternalism in government, changed public psychology, with new dignity and new rights attached to unemployment, adversity or indebtedness—and unashamed demands upon the 'haves' by the 'have nots.' When need comes to be regarded as the equivalent of right, it is but a short step from demands upon society to claims upon private institutions.

"Under these new conditions we found the rate of disability frequency following curves significantly parallel with those of unemployment and those commonly accepted criteria of general depression conditions—on both up-trends and down-trends.

"In the business under my supervision the percentage in number of claims to number of policies in force, reasonably stable up to 1929, rose steadily through

1930, 1931, and to a peak one-third above normal in 1932, a year generally conceded to mark the nadir of the depression. Then the trend was steadily downward, reaching the old norm in 1935 as general conditions improved. Likewise the ratio of claim payments to premiums followed an identical curve and the consolidated experience of all companies showed an almost perfect parallel. Thus we find a definite affinity between financial distress and physical disability.

"Then, of course, accident policies do not insure against suicide—or do they? The suicide rate of the general population, as officially recorded, rose during the early years of the depression by practically a half at its peak, and has since returned to approximately its former level. And coincidentally, accident death payments under accident policies rose and fell in remarkable harmony.

"We frankly know no reason why policyholders should be injured or disabled one-third oftener because or while there is a depression, but we know they reported that many more claims and, as the figures I am dealing with are those of paid claims, they demonstrate that the companies met those claims with the same readiness, patience and indulgence as in normal times.

Took Losses with Fortitude

"We know moral hazard as an integral factor of our business and expediency as a necessary consideration in its practical administration. We know we have considered expediency in the long-term interest of our companies and the general welfare of our business, and we know our companies took their losses in parlous times with fortitude.

"We saw claim experience form a pyramid the greater portion of which was painted in red, but we knew that remedies were at work, partly through a natural process of elimination of undesirable by reason of necessitous lapsation and partly through administrative selection and reselection which we have learned to exercise. And therefore we saw the return of normal experience.

"And so the business weathered the depression and proved itself worthy. Now we may look back to that anxious period as a rough road safely traveled. Perhaps we are the better for having traveled that road. Perhaps we have learned something more about safe driving. Perhaps our knowledge and experience have been enriched for our own benefit and that of our companies.

"And so we shall carry on, conscious that accident and health insurance is an instrumentality of public service and that its administration is a public trust, safe in the hands of men who are determined to keep its ideals high."

Eyes Compulsory Cover, Finance Business, "Co-ops"

(CONTINUED FROM PAGE 19)

Martin contended an insurer that writes the automobile coverage on financed automobiles within the agent's territory is guilty of overhead writing.

"No one has ever been able to convince me," he declared, "that any company has the inherent right to place insurance on your assured's automobile, without the usual commission being paid to you, then ask you to place this same assured's insurance on his other property with that company."

Companies in this enterprise, he said, are profiting at the expense of the local agent.

Profit from Insurance

He quoted some of the discussions that took place at the recent meeting of the National Association of Sales Finance Companies as indicating the fact that the finance companies are deriving much profit from the insurance phase of their operations.

The reorganized Ohio association, according to Mr. Martin, has something

real to sell the agent. It is an association that can give the agents some degree of security and stands between their business and destruction.

He took to task those agents who improperly certify their classifications in order to pay smaller dues. The association belongs to each member, he said, and the agent who is not paying the proper dues is robbing himself, unless he is the type that tries to ride at half price and receive all the benefits that accrue to a full paying passenger.

Secretary Lloyd Reviews Highlights of Past Year

(CONTINUED FROM PAGE 19)

are issued to part timers who dabble in insurance. As a class, he contends, they are not able to give genuine service. Later on he said the association expects to be ready to take constructive action along a line which it hopes will be fruitful. The state tax commission has declared itself opposed to its full time employes engaging in insurance.

Liquor Bonds to Political Agents

Since the inception of the Ohio liquor law, there has been considerable trouble over the question of the writing of liquor bonds by certain political agents at Columbus. Mr. Lloyd predicted that the practice will be stopped and the business will ultimately go to the legitimate local agent.

Superintendent Bowen cracked down on automobile fictitious fleets. Recently a well known company got all the teachers in Toledo and the department notified it that it was violating the fleet agreement. The company agreed not to add any new cars to this fleet and not to renew present policies.

Boston Brokers Gather in Their Annual Session

BOSTON—The annual meeting of the Insurance Brokers Association was held here. Annual reports, and a report of the casualty conventions at White Sulphur Springs by H. E. Moore, who attended, were heard. The association discussed joining with the Service Men's Protective Association as a body. Officers elected were: President, H. E. Moore, reelected; secretary-treasurer, G. M. Neely; vice-presidents, H. D. Broderic, H. S. Bowen, H. E. Frost, Collins Graham and T. R. Sullivan; executive council, T. S. Ashley, Paul Burroughs, F. S. Chapman, A. W. Davis, R. E. Stone, Charles Mitchell, H. T. Williams, C. J. A. Wilson, J. W. Watson, A. W. Poole, E. S. Litchfield, L. H. Hoffman, M. B. Helfant, H. A. Wood and E. M. Peters.

Hold Get Together Meeting

SAN FRANCISCO—The board of the National Automobile Club was host at a get-together luncheon tendered to associate vice-presidents. President William Deans presided. There was a general discussion of ways and means of bring the club closer to companies and agents. Arnold Hodgkinson, general manager, and H. E. Manners, associate general manager, were present, and also vice-presidents, including G. C. Appleton, president California Association of Insurance Agents; Stephen Malatesta, president Insurance Brokers Exchange of San Francisco; Neal Harris, president Oakland Association of Insurance Agents; F. M. Hohwiesner, executive chairman Society of Insurance Brokers; A. W. Hillback, president Casualty Insurance Association of California.

St. Paul Officials on Coast

C. F. Codere, vice-president, and C. A. Dossall, secretary St. Paul Fire & Marine, are on the Pacific Coast on company business.

The Barker, Frost & Chapman agency, Toledo, O., has moved from 1120 Madison avenue to 329 Spitzer building.

Perils to Agency System Outlined in Allen Address

(CONTINUED FROM PAGE 5)

ence, but during the past few years the larger mutuals have departed from the old plan, and with adequate capital and surplus are approaching your customers directly, offering coverage at a premium less, in most instances the amount of the agent's commission. This is a direct attack against the American agency system and if expanded through the co-operation of insurance departments or the further strengthening and enlarging of these mutual organizations will seriously menace the future of your business.

Spend Years in Training

"Local agents have spent years in acquiring a knowledge of the insurance business sufficient to equip them efficiently to care for the needs of their clients. Many of them maintain trained personnel, expensive engineering and

claim adjustment departments to provide instant service," he pointed out and asked if anyone could classify this as unnecessary distribution cost.

Referring to Vincent Cullen's pamphlet on "The American Agency System," he said Mr. Cullen suggested that agents interest themselves in all factors entering into the insurance premium dollar.

"Excessive home office overhead, excessive commissions, excessive taxes or other costs may reduce the loss-paying power of that dollar," Mr. Allen added. "Companies and their agents should confer and cooperate in every way to preserve that dollar on a businesslike and safe basis," he said.

Tax Problem Vital

"Economic rainbow chasers are today in every local governing body, grinding out weird and unusual taxes affecting our business—extra premium taxes, excessive license taxes, compensatory taxes," he said. "All nipping extra pennies out of a premium dollar that cannot expand fast enough to keep up with the demands."

He suggested that thoughtful citizens, interested in their own welfare and the welfare of their communities, take part in all political deliberations affecting business affairs.

Must Fight for Position

"In our case the old fashioned agent has supplied the insurance needs of his community for unnumbered generations and not until 'distribution cost' became a by-word of officialdom was any hand raised against him. Patient, long suffering, though he may be, the time apparently now has come for him to rise up in his might and fight for his own place in the sun," he said.

"In many sections of the country economic rainbow chasers, not yet dry behind the ears, today are sapping the strength, the virility, and the very lifeblood of a nation made great and powerful by the patient, slow, but constructive efforts of an old fashioned, God-fearing race of plain people. The inbreeding of too refined culture produces stagnation. Let us not permit that condition to obtain in our business."

You're In the Money—when you sell accident and health. Read *The Accident & Health Review* for sales pointers. Sample 10 cents. Address A-1946 Insurance Exchange, Chicago.

G. E. Clark Now Heads Agents of New Hampshire

(CONTINUED FROM PAGE 3)

28 have complied. Owners numbering 242 involved in accidents have not furnished financial responsibility; 385 have furnished it. More accidents are now reported, so that any effects of the law on the accident record cannot yet be determined. In general, Mr. Griffin said, the way to meet the law's requirements is to insure car operators, not cars.

Sixty-eight women were present at the organization meeting of the New Hampshire Insurance Women's League and 90 at the luncheon following. Helen T. Meehan, Edgerly agency, Manchester, was elected president. Other officers are Helen B. Hawes, Gile agency, Hanover, vice-president, and Margaret Chellis, Eastman & Morrill agency, Concord, secretary. Ten directors were chosen, one from each county. The league is formed to promote insurance education, personal aid and entertainment. It is not a union. It will not act in employment relations as a union or a bargaining agency.

Mr. Bennett said in his luncheon address that he foresees a national insurance women's league growing out of the New Hampshire start.

Ralph G. Hinkley, New England manager American of Newark, suggested in a talk to the women that these subjects receive consideration at their regional meetings: salesmanship, Business Development Office facts, fire rates and rules, agency office systems, casualty rates and rules, inland marine, side lines and loss adjustments. He said qualified speakers on these subjects would be available from the Boston Insurance Institute as well as from New Hampshire itself.

President Robert N. Davis, North Conway, recommended that agents wait before signing casualty company agency contracts until there is an understanding as satisfactory as that with the fire companies. He urged strengthening of New Hampshire's agency qualification law and formation of more and stronger local boards. Secretary Stewart Nelson, Concord, reported 155 members. Archie Gile, Hanover, spoke briefly as national councillor.

The New Hampshire Business Development committee reported through William J. Hutchins, state agent America Fore. He said reciprocals are seeking business in the state and that the B.D.O. material had proved useful in saving or regaining risks from non-stock carriers. The committee will close its question answering contest Dec. 1, when prizes of \$75 will be awarded for the best sets of answers. First prize is \$40. All answers are in the book sent out by the B.D.O.

At the evening banquet, Mr. Bennett gave the principal address.

ANSWERS

Question—A collision loss is sustained, the car being covered under a comprehensive policy with \$50 deductible collision under a single policy in a fire company. Assuming the total loss as \$100 out of which \$30 represents the replacement of broken safety glass, what would be the company's liability under the policy? Would \$30 under the comprehensive and \$50 more under the collision be paid, or would the deductible feature apply to the entire claim? If the comprehensive coverage alone is in a fire company and the collision covered under a separate policy in a casualty company, what would be the liability of each company? In connection with the case, would there be any question as to "other insurance"?

Answer—The "special condition" of the automobile comprehensive policy states that breakage of glass is not to

be considered loss by collision within the meaning of the comprehensive policy. Consequently, while the comprehensive policy will pay for all glass losses, the full deductible must be applied to each collision loss, excluding glass breakage.

Thus, in the first example which you state, a comprehensive policy with \$50 deductible collision, all in the same fire policy, a total collision loss of \$100 of which \$30 represents glass loss, the comprehensive policy will pay the \$30 glass breakage. This leaves \$70 of collision damage other than glass breakage. The \$50 deductible must be applied to this and hence the assured would collect only \$20 of this loss. Hence the total recovery would be \$30 plus \$20, or \$50.

If collision insurance is written under a separate policy in a casualty company, we would have a difficult situation, because glass breakage is not collision under the definition of the comprehensive policy and is collision under the collision policy. The comprehensive policy would certainly be liable for the glass loss. On the other hand, the collision policy provides that it shall pro rate with all other insurance covering the same loss, whereas a basic condition of the fire and theft and comprehensive policy is that there shall be no recovery for any loss which is covered by other insurance. Possibly a court might decide that the assured could recover a pro rata of the glass loss from the comprehensive policy and have only a pro rata of the deductible deducted from the balance of the combined glass and collision loss under the collision policy. I doubt if, as the policies are worded now, the assured could collect his full glass loss from the comprehensive policy and at the same time collect \$50 under the collision policy. Even if the casualty company were willing to adjust the matter that way, it seems to me that the fire company writing the comprehensive contract could then deny any liability for the glass loss if it knew of the existence of the collision policy and the terms of settlement.

Question—I wonder where I could get a copy of Bert E. Mitchner's talk, delivered at the Dallas convention, on consumers cooperatives.

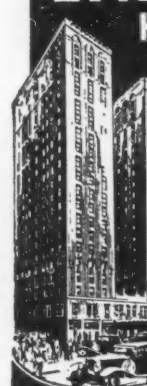
Answer—The National Association of Insurance Agents, 80 Maiden Lane, New York City, is getting out in pamphlet form the talk of Bert E. Mitchner to which you refer. Undoubtedly you can get a copy from that source.

Walter Hewlett has been named as insurance manager for the League. Duvall & Powell agency, Augusta, Ga.

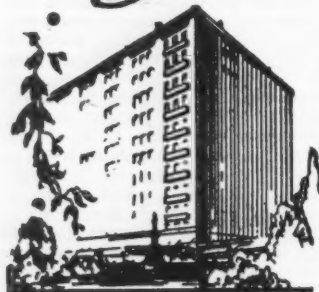
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NEW YORK

United States Branch

Statement December 31, 1936

ASSETS

U. S. Treasury Bonds	\$1,618,037.96
Other Bonds	1,126,384.52
Stocks	144,581.00
Accrued Interest	23,718.47
Cash in Office and Banks	124,993.03
	<u>\$3,037,714.98</u>

LIABILITIES

Voluntary Contingency Reserve	\$ 537,714.98
Statutory Deposit, New York	850,000.00
Net Surplus above Deposit	1,650,000.00
Surplus to Policy Holders	<u>2,500,000.00</u>
	<u>\$3,037,714.98</u>

Bonds and Stocks owned are valued in accordance with the requirements of the New York State Insurance Department and the National Convention of Insurance Commissioners.

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